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C.B.B.  
VALUATION, TAXATION AND EXEMPTION

IN THE

COMMONWEALTH OF PENNSYLVANIA.

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A REPORT TO THE

Pennsylvania Tax Conference

BY THE

COMMISSION ON VALUATION AND TAXATION

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JOS. D. WEEKS, *Chairman*,  
PITTSBURGH, PA.

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PRESENTED AT THE MEETING HELD AT HARRISBURG, PA.,  
October 13th, 1892.

## PENNSYLVANIA TAX CONFERENCE.

### ITS ORIGIN, ORGANIZATION AND AIMS.

In reply to many inquiries, and in anticipation of others, as to the formation and general purpose of the Pennsylvania Tax Conference, the following brief account is submitted :

When the last general tax bill was before the Legislature of the State (in 1891), the Senate took occasion to hear a large number of representative interests in regard to its probable effect upon the material development of the varied business relations throughout the Commonwealth. The result was the entire defeat of the measure.

During the discussion of principles involved and of interests to be affected, it was early discovered that while it was universally admitted that a radical change in the tax laws was necessary, yet there was at the time no possible solution of the question proposed, nor any one having the ability to formulate an adequate substitute. In the uncertainty and confusion, it was incidentally suggested on the floor of the Senate by Mr. J. A. Price, representing the manufacturing interests of Scranton, and the northeastern portion of the State, that the various material interests that contribute the revenue should be called together at some time in the near future to formulate some plan on the basis of which the future tax levies could be equably distributed. This suggestion was immediately accepted with favor by such gentlemen as Lieut.-Governor Watres, Hon. A. L. Taggart, of Norristown, Leonard Rhone, of Centre Hall, Giles D. Price, of Erie, and others. It was urged that it should be carried out as proposed, with the hope that a similar result might be obtained as that previously had in what is known as third-class city legislation.

In this informal manner, and after considerable correspondence throughout the State, Mr. Price, of Scranton, the originator of the proposition, was empowered to issue a call for a first meeting of six of the great State interests, viz.: Agriculture, Transportation, Manufacturing, Labor, Trade, and the County Commissioners.

The call was made January 25, 1892, for a meeting in Harrisburg, February 4, and was responded to by nearly every one of those designated to represent the different interests. The following were the members of the Pennsylvania Tax Conference at the Harrisburg meeting, February 4 and 5, 1892:

*Representatives of Agriculture:* Leonard Rhone, Centre Hall; Gerard C. Brown, York; A. L. Taggart, Norristown; James G. McSparren, Lancaster; R. H. Thomas, Mechanicsburg. *Representatives of Railways and Transportation:* Jos. D. Potts, Philadelphia; W. H. Addicks, Philadelphia; W. B. Lambertson, Harrisburg; R. E. Wright, Allentown; M. E. Olmstead, Harrisburg. *Representatives of Commerce and Manufactures:* Jos. S. Harris, Philadelphia; B. F. Jones, Pittsburgh; B. J. McGrann, Lancaster; Edward R. Wood, Philadelphia; Chas. Heber Clark, Philadelphia; J. H. Cochran, Williamsport; G. M. McCauley, Harrisburg; Joseph D. Weeks, Pittsburgh; J. W. Lee, Franklin; J. A. Price, Scranton. *Representatives of Labor:* Wm. Weihe, Pittsburgh; T. V. Powderly, Scranton; Wm. L. Bull, Whitford; J. W. Killduff, Gallitzin; M. F. Butler, Tidioute. *Representatives of County Commissioners:* R. E. Mercer, Pittsburgh; Giles D. Price, Erie; W. W. Griest, Lancaster; John F. Brosius, Lock Haven; J. B. Niles, Wellsboro.

At the meeting a Commission was named for the purpose of examining and reporting upon the values of the various classes of property of the Commonwealth as well as on the taxation, consisting of Messrs. Jos. D. Weeks, of Pittsburgh, M. E. Olmstead, of Harrisburg, Wm. Weihe, of Pittsburgh, G. C. Brown, of York, J. B. Niles, of Wellsboro, and Olive. Williams, of Catasauqua. Their preliminary report is that to which this statement is attached.

At the same meeting still another Commission was appointed to examine the tax laws of all the State, consisting of Messrs. Giles D. Price, of Erie, Leonard Rhone, of Centre Hall, R. E. Wright, of Allentown, J. W. Killduff, of Gallitzin, G. M. McCauley, of Harrisburg, and E. R. Wood, of Philadelphia. Their report has been published.

In addition to these important Commissions a Finance Committee was appointed, consisting of Messrs. Jos. S. Harris, of Philadelphia, J. H. Cochran, of Williamsport, R. E. Mercer, of Pittsburgh, Jos. D. Potts, of Philadelphia, T. V. Powderly, of Scranton, and A. L. Taggart, of Norristown.

A Committee to formulate a statement of principles on which taxation should be based has also been provided for.

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## LETTER OF TRANSMITTAL.

*To the Pennsylvania Tax Conference:*

We submit herewith the Report on Valuation, Taxation and Exemption with the preparation of which we were charged.

The work has been prosecuted under constant disadvantages. The first difficulty was the absence of data upon which to found a report and the imperfection and unreliability of much of the available material. It soon became evident, therefore, that we must institute a system of original investigation. This resulted in delay in securing and training assistants. Our circulars, letters and personal interviews developed at first a decided disinclination on the part of those from whom we asked information, to impart it. With a unanimity equalled only by that of the guests invited to the feast "they all with one accord began to make excuse." Any investigation that nearly or remotely involves taxation is looked upon with suspicion. These difficulties were gradually overcome, and, should it be deemed best to continue the investigation, it will proceed with greater rapidity. New sources of information will be available in the near future; assistants have been trained, and those interested in the subject have been instructed as to our objects and are now ready to give information and assistance.

It has been impossible to secure a complete statement of assessments and taxes for 1892, and most of the figures, apart from valuation and exemption, given in Tables I. to V., are for 1891. The assessments in many counties, owing to appeals from the action of the County Commissioners, are not yet complete, and the reports required are not yet filed in the office of the Secretary of Internal Affairs. We have, however, the total assessment of real estate and actual value of the same and of certain classes of personal property for 1892. All taxes are for 1891, which are on the basis of the triennial assessment of 1889 as amended in 1891.

It is not to be understood that in giving valuations of certain classes of personal property that the Commission recommends the taxation of this property. As a Commission we have no views on this question. We are only carrying out the instructions of the Conference to secure said valuation.

Your Committee had relied greatly on the Census reports, which it was hoped would be published before this meeting, but in this respect it has been disappointed. Outside of the value of mining property and the reports on population, number of families and dwellings, but little assistance has been derived from the publications of the Eleventh Census.

This Commission expresses the hope that the movement to establish a permanent statistical bureau will prove successful. As is well known, this is a measure that our late Chairman, Col. Price, desired most earnestly to see passed at the coming session of the Legislature. The work of your committee has made manifest the necessity of such a bureau. The movement to establish it has received the sanction of the Convention of County Commissioners and the Chairman of its Executive Committee, Gen. Niles, who is also a member of this Conference, has been instructed to draft a bill to present to the next Legislature, providing for its formation.

To Dr. F. C. Howe, the chief assistant in field and office work, to C. V. Young, in the Chairman's office, and to Messrs. A. J. Howe, C. C. Laffer and C. L. Howe, in the field, great credit is due for intelligent, earnest and successful work.

With a full acknowledgment of its imperfections, and a realization of the limits to an investigation of such nature, this report is respectfully submitted.

JOS. D. WEEKS,  
Chairman.

M. E. OLMSTEAD,  
WM. WEIHE,  
GERARD C. BROWN,  
JEROME B. NILES,  
OLIVER WILLIAMS,

Commission on Valuation and Taxation of the Pennsylvania Tax Conference.

*Harrisburg, October 13, 1892.*



# VALUATION, TAXATION AND EXEMPTION

IN THE

## COMMONWEALTH OF PENNSYLVANIA.

A REPORT TO THE

### PENNSYLVANIA TAX CONFERENCE.

#### SUBJECTS OF THE INVESTIGATION, DEFINITIONS AND SOURCES OF INFORMATION.

Briefly stated, the duties assigned to the "Commission on Taxation and Valuation," by the "Pennsylvania Tax Conference," were to ascertain from the most reliable data that could be had,

*First.* The actual valuation of all classes of property of the Commonwealth.

*Second.* The amounts of taxes paid by each class.

*Third.* The amount of property exempted from taxation not covered by the exemptions specified in the Constitution of 1874.

In carrying out these duties we have had in mind no theory or method of taxation; no views as to the relative taxation of different classes of property, nor have we stopped to inquire upon whom the incidence of taxation ultimately falls, nor who nor what in the last analysis pays the taxes. We have sought actual valuation of all property, actual taxes paid, and from whom the power levying the tax received the same, either directly or through its official agents, and what property is actually, either by law or by failure to provide by law for its taxation, exempted from taxation.

*Actual value* we understand to mean, at least so far as relates to this investigation, not what property would bring at a forced sale, but what it would sell for if it were for sale, and if there were a buyer for it.

*Taxes* are not only the amounts collected by the several powers having the right to levy taxes, usually by a percentage or millage on the value of the property taxed, or on income or receipts, but also include payments for rights and privileges, such as licenses, bonuses on charters and payments for services performed, such as the fees of public officers. Strictly speaking, taxes do not include revenue from interest, sales of land and other property, refunding of the direct tax, appropriation by the National Government, etc.

*Exempt Property* includes all property of whatever character that does not bear taxation. It may be exempt as to certain taxes and not as to others, or it may be exempt from all taxes.

These definitions are not given as accurately scientific, but as the meanings assigned to these words in this investigation.

The sources from which the information embodied in this report has been derived are three.

*First.* From the officers and the publications of the several Departments at Harrisburg, especially those of Internal Affairs, Agriculture and Public Instruction, and of the Auditor General's and Treasurer's offices.

*Second.* The publications of the Departments at Washington, especially those of the Department of Agriculture, the Census office and the office of the Comptroller of the Currency.

*Third.* Special investigations either by letter or circular or through special agents detailed to visit the several counties. This has been the most valuable source of the three.

It should be distinctly understood that this report is submitted with a full knowledge of the imperfections which are inseparable from such a paper. It is given as the best report that, in view of all the difficulties, could be secured. Limited as we were as to time and expense, an exact census was impossible. Hence its statements, where positive data does not exist, are based upon a consensus of the most reliable opinions available. Its statements are, in these cases, largely estimates, as are most statistics of this character. Assessments, for example, which are the basis of taxation, are always estimates. All that can be asked is that the estimates shall be made by those most competent to give an opinion, and this has been our aim. We have used official reports for our statistics when they were available, but where those could not be had, and in some cases where they could be secured,

we have sent thoroughly instructed special agents into each county town to secure from those best qualified to give the same the statements which form the bulk of the report.

Upwards of 25,000 circulars have been sent to corporations, county officials and interested parties soliciting information relative to the investigation. The mailing, recording and arranging of this information employed at times from ten to twelve persons in the office, while for three weeks four agents were engaged in the field work securing local valuations from the County Commissioners.

It is impossible in an investigation so broad as this that there shall not be duplications of amounts that will increase totals. The utmost care has been taken to avoid this, however, and it is believed that amounts omitted will more than compensate for any duplications.

There has been no thorough study of the tables in detail to ascertain what they might show. It is believed, however, that they furnish information that will be of the utmost value to all students of Government Revenue, both legislators and scientific investigators.

The thanks of the Committee are due to all who have aided in this work, especially to the heads of the Departments at Harrisburg, and to the County Commissioners of the several counties and their clerks. Without a single exception these gentlemen have recognized the importance of the work your Commission has undertaken, and have at no little labor and sacrifice of time given us, so far as they had it, the information sought, and have when information was lacking, freely expressed their best judgment on the questions asked.

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## SUMMARY.

The total value of all property in the State of Pennsylvania, real, personal and mixed, as shown subsequently in this report, is \$9,692,125,553.

The total taxes paid, including State, County and all local taxes are \$49,383,906.

The total value of all property actually exempt from taxation by legislative enactment, is \$300,479,621. This does not include the value of any property exempted indirectly through a failure of the legislature to provide for its taxation.

The method by which these totals have been reached, as well as a full discussion of the details making up the same are given subsequently.

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## PART I.

### VALUATION.

The Constitution of the State of Pennsylvania contemplates that all property in the State, except that for public use and that of certain educational, religious and benevolent institutions, shall be taxed, and the laws so far as they provide for taxation, declare that it shall be assessed at its full actual value and returned for taxation at the sum so assessed. It would seem, therefore, that under such a condition of affairs, all one had to do in order to ascertain the valuation of the Commonwealth, if the books of the assessing powers were properly kept, was to turn to these and the information sought would be found.

Unfortunately this is not the case. Not only is there a very large amount of property that is not taxed at all by reason of the failure to pass laws providing for its taxation, but in some cases, more frequently in the past than at the present, the intent of the law providing for a valuation of that property which is taxed is evaded, in some cases under the positive directions of certain County Commissioners with whom assessments rest, in others, through the under valuation of property by assessors, and in still others by the frauds of property owners.

It thus becomes necessary when we would learn the value of all property in the State, not only to ascertain assessed values, but to check and correct these, and in addition to learn the value of the vast amount of property that is not assessed at all, as well as of the wholly or partially hidden values that fraudulently escape taxation,

Under the laws of Pennsylvania the County Commissioners of the several counties are required to make returns of assessments, exemptions and taxes each year to the Secretary of Internal Affairs. Notwithstanding the most earnest and persistent efforts on the part of this officer to secure these returns, the report for 1891, the last published, went to press with returns for eight counties entirely missing from the tax reports, including Berks, Carbon, Luzerne, McKean, Mifflin, Schuylkill, Snyder and Tioga. Only partial returns were received from some other counties, and from the apparently complete returns received from certain counties, taxes or assessments of certain local bodies were wanting.

At the present time returns of taxation for 1892 are wanting at the office of the Secretary of Internal Affairs from something more than twenty counties, fully one-third of the entire State. From this it will be seen that no use can be made of the returns for 1892, and that in using those for 1891, we must estimate for the missing counties, and for the missing information.

The tabular statements given in the Report of the Department of Internal Affairs for 1891, as to assessments, exemptions and taxes, are by counties with details as to each assessment district. In the case of but two or three counties have these been separated by totals into townships, boroughs and cities. This has been done by the committee. The results are exceedingly interesting.

But the chief dependence for valuation has been on the returns secured by special agents, who have been sent to each county, and who have gathered from the offices of the County Commissioners that vast mass of information given in Tables I. to V., which, it is believed, furnish the most complete and reliable body of statistics as to actual valuation of certain classes of property in the Commonwealth that has ever been collected and compiled.

The value of the various returns will be discussed in detail elsewhere. Here it may be said that, while in many cases they are estimates, they are made by those who should know the counties thoroughly, and, while there may be errors in counties, on the whole these errors will balance, and the total results may be assumed to be approximately correct. It is exceedingly interesting to note how nearly total results obtained by distinct methods agree.

## TOTAL VALUATION OF ALL PROPERTY IN PENNSYLVANIA.

For certain classes of property in Pennsylvania we have secured, as is shown subsequently, two distinct valuations; that based on the insurance carried in the State and that based on the reports of our special agents who secured the estimates at the several county seats. The former is somewhat larger than the latter, and the total valuation of all property will vary as one or the other of these estimates is accepted as the basis.

The total valuation of all property in the State, accepting the insurance report as the basis of value of insurable property and the several sources indicated hereafter as the basis of the value of all other property, is \$9,692,125,555. Substituting for the insurance value the values as obtained by our special agents, and allowing the other values to remain the same in both estimates, the total value is \$7,586,921,866.

These estimates in detail are as below :

### ESTIMATE A.

#### I. TOTAL VALUATION OF ALL PROPERTY IN THE STATE OF PENNSYLVANIA, VALUE OF INSURABLE PROPERTY BEING GIVEN ON BASIS OF INSURANCE CARRIED.

TOTAL VALUE INSURABLE PROPERTY.....		\$ 5,000,000,000
LAND—		
Agricultural.....	\$ 725,485,439	
Mining.....	256,705,231	
Manufacturing.....	129,895,624	
Other.....	813,691,160	
Exempt (one-half total value exempt property)....	150,239,511	2,076,016,965
LIVE STOCK.....		116,108,588
MONEYED CAPITAL.....		1,250,000,000
CORPORATION PROPERTY NOT INCLUDED ABOVE.....		1,250,000,000
TOTAL.....		\$ 9,692,125,553



## ESTIMATE B.

### II. TOTAL VALUE OF ALL PROPERTY IN THE STATE OF PENNSYLVANIA AS COLLECTED AND ESTIMATED.

	Land.	Buildings.	Total.
<b>*REAL ESTATE—</b>			
Agricultural .....	\$725,485,439	\$245,494,072	\$970,979,511
†Mining .....	256,705,231	107,053,550	383,758,781
Manufacturing .....	129,895,624	377,964,038	507,859,662
All other .....	813,691,160	1,078,539,675	1,892,230,835
Exempt.....	.....	.....	300,479,021
Total Real Estate.....			\$4,055,307,810
<b>PERSONAL PROPERTY—</b>			
Agricultural Implements.....			57,167,016
Furniture.....			450,000,000
Live Stock .....			116,108,588
Merchandise in Stores.....			278,664,057
Vehicles .....			10,333,303
Manufactured goods and raw material.....			76,906,042
Hay, grain and other farm products on hand at farms.....			42,425,050
Moneyed capital.....			1,250,000,000
CORPORATE PROPERTY not included above.....			1,250,000,000
Total of all.....			\$7,586,921,866

The difference in total value as shown in these two reports is \$2,105,203,687. This entire difference is found in what, in the first table, is termed insurable property as the other items, viz.: land, live stock, moneyed capital, and corporate property are the same in both tables. This would make the total value of all insurable property in the State less than \$3,000,000,000 which, in view of the fact that there was actually \$2,000,000,000 of insurance carried on property in Pennsylvania, is manifestly absurd, as it would indicate that all of the insurable property of Pennsylvania, including that insured as well as that on which no insurance was carried, was insured for two-thirds of its value, when no good judge whose opinion we have secured has estimated the percentage of insurance at risk to total value of all insurable property in the State at over 40 per cent. and some as low as 30 per cent.

We are of the opinion, that the total of the table based on insurable value, i. e. \$9,692,125,553, is nearer correct than the other.

It is evident that a great deal of what we have termed insurable property, viz.: buildings, furniture, merchandise, contents of buildings, etc., has been over-looked or under-estimated in the reports from County Commissioners. It is also evident that the basis of valuation of property for insurance and taxation are entirely different.

### ASSESSED AND ACTUAL VALUATION OF REAL ESTATE IN THE SEVERAL COUNTIES OF PENNSYLVANIA.

The assessed and actual valuation of all the real estate in the several counties of Pennsylvania for 1892 as secured by our special agents from the offices of the county commissioners is given in detail in the following table. This table shows the actual assessed valuation so far as the same could be secured, which was in nearly every case. In a few counties the final assessment or revision is not yet complete. In such cases the commissioners have given the original assessment figures. The final revision, and especially the results of the appeals to court from the assessments of the county commissioners, may make some changes in the assessed valuation of one or two counties, but can make no material difference in the total assessed value, and still less in the total actual valuation.

The figures of actual valuation represent in every case the judgment of one or more of the commissioners of the several counties or of the commissioner's clerk, usually the latter.

By actual valuation, as was stated in the blank upon which the reports were made, is meant "not what the

\*See Table III. †See discussion of mining values, page 14.

property would bring at forced sale but what the owners would sell it for if they had buyers."

It is the intention to include in the term "real estate" all land, including agricultural, mining, mineral, gas, oil, coal and manufacturing, as well as town lots with all of their improvements, buildings, machinery, etc., including everything that is usually included under the term real estate.

The values of exempted real estate and of the real estate of corporations that are relieved of paying local taxes are not included in this table.

TABLE I.

ASSESSED AND ACTUAL VALUATION OF REAL ESTATE IN THE SEVERAL COUNTIES OF PENNSYLVANIA.

(As obtained from the offices of the County Commissioners.)

COUNTIES.	ASSESSED VALUATION.				ACTUAL VALUATION.				Percentage of Assessed to Actual Valuation.
	Township.	Borough.	City.	Total.	Township.	Borough.	City.	Total.	
1. Adams.....	\$ 9,267,488	\$ 1,683,274	\$ 0	\$ 10,950,762	\$ 13,901,232	\$ 2,524,911	\$ 0	\$ 16,426,143	66
2. Allegheny.....	65,435,235	34,560,549	278,325,435	378,321,219	130,000,000	70,000,000	500,000,000	700,000,000	54
3. Armstrong.....	5,977,066	2,032,498	0	8,009,564	14,942,665	5,081,245	0	20,023,910	40
4. Beaver.....	11,105,401	10,983,549	0	22,088,950	14,437,021	14,278,613	0	28,715,634	76
5. Bedford.....	7,494,485	857,048	0	8,351,533	9,992,646	1,192,731	0	11,185,377	75
6. Berks.....	32,887,891	3,947,069	30,151,140	66,986,100	32,887,891	3,947,069	30,151,140	66,986,100	100
7. Blair.....	10,014,356	4,026,351	12,884,654	26,925,361	10,014,356	4,831,621	19,326,981	34,172,958	78
8. Bradford.....	15,227,445	5,478,662	0	20,706,107	21,753,490	7,823,800	0	29,577,290	70
9. Bucks.....	28,060,071	7,279,047	0	35,339,118	30,866,078	8,734,856	0	39,600,934	89
10. Butler.....	8,863,242	2,820,295	0	11,683,537	17,726,484	5,640,590	0	23,367,074	50
11. Cambria.....	8,198,960	3,514,661	9,769,799	21,483,420	12,298,444	5,271,991	14,654,698	32,225,133	66
12. Cameron.....	780,456	289,251	0	1,019,707	2,921,824	1,157,004	0	4,078,828	25
13. Carbon.....	1,544,568	2,031,739	0	3,576,307	6,178,272	8,126,956	0	14,305,228	25
14. Centre.....	8,143,472	2,610,251	0	10,753,723	10,586,613	3,893,326	0	13,979,939	76
15. Chester.....	34,252,998	14,038,184	0	48,291,182	34,252,998	14,038,184	0	48,291,182	100
16. Clarion.....	6,337,510	1,685,004	0	8,022,514	9,506,264	2,527,506	0	12,033,771	66
17. Clearfield.....	6,515,636	2,093,357	0	8,608,993	16,289,090	5,233,391	0	21,522,481	40
18. Clinton.....	3,850,888	724,530	1,317,816	5,893,234	4,181,610	1,449,060	2,108,505	8,371,174	70
19. Columbia.....	7,257,695	3,151,254	0	10,408,949	12,096,160	5,257,490	0	17,346,250	60
20. Crawford.....	11,959,913	1,452,752	3,348,749	16,761,414	19,933,190	2,421,255	5,581,245	27,935,690	60
21. Cumberland.....	15,771,022	5,685,675	0	21,456,697	15,771,022	7,107,094	0	22,878,116	93
22. Dauphin.....	16,607,634	6,791,200	20,017,280	43,416,114	16,607,634	6,791,200	22,019,008	45,417,842	95
23. Delaware.....	22,631,432	9,660,168	9,246,531	41,538,131	22,631,432	16,100,280	15,410,885	54,142,597	76
24. Elk.....	2,417,010	569,150	0	2,986,160	9,668,040	2,276,600	0	11,944,640	25
25. Erie.....	16,708,626	2,612,937	16,881,259	36,202,822	17,000,000	3,000,000	22,000,000	42,000,000	86
26. Fayette.....	24,245,390	8,779,717	0	33,025,107	30,806,737	10,974,646	0	41,781,383	80
27. Forest.....	1,931,447	120,097	0	2,051,544	2,897,170	180,145	0	3,077,315	66
28. Franklin.....	14,180,297	2,269,707	0	16,450,004	17,709,804	3,026,276	0	20,736,080	79
29. Fulton.....	887,945	40,480	0	878,425	2,513,835	121,440	0	2,635,275	33
30. Greene.....	12,502,491	1,180,604	0	13,683,095	15,628,114	1,475,730	0	17,103,844	80
31. Huntingdon.....	3,529,582	1,584,275	0	5,113,857	7,059,164	4,652,825	0	11,711,989	43
32. Indiana.....	6,372,272	2,023,899	0	8,396,169	12,744,540	4,047,798	0	16,792,338	50
33. Jefferson.....	9,727,110	4,062,468	0	13,789,579	12,969,389	5,078,085	0	18,047,474	76
34. Juniata.....	4,193,222	613,926	0	4,807,148	5,590,962	818,568	0	6,409,530	75
35. Lackawanna.....	4,848,577	4,035,246	16,617,545	25,501,368	16,970,019	14,123,361	58,161,407	89,254,787	28
36. Lancaster.....	63,550,214	3,996,434	13,850,234	81,376,882	92,115,500	7,193,581	23,545,000	122,857,081	66
37. Lawrence.....	8,814,427	1,018,666	4,628,150	14,461,232	13,221,640	1,527,999	6,947,238	21,696,877	66
38. Lebanon.....	22,253,053	189,069	8,361,389	30,733,511	24,703,381	210,077	9,290,432	34,203,890	90
39. Lehigh.....	17,393,026	3,890,857	10,841,939	32,125,822	23,190,701	5,187,809	14,455,918	42,834,428	75
40. Luzerne.....	9,749,698	6,075,608	5,849,651	21,674,957	58,497,188	36,453,648	32,220,818	127,171,654	17
41. Lycoming.....	8,802,316	2,497,134	8,344,076	19,643,526	17,604,632	4,994,268	16,688,152	39,287,052	50
42. McKean.....	3,782,819	717,097	1,506,460	6,005,876	15,129,276	1,434,191	3,012,920	19,576,387	30
43. Mercer.....	15,566,240	5,184,467	0	20,750,707	17,122,844	5,910,292	0	23,033,136	90
44. Mifflin.....	2,623,445	555,219	0	3,178,564	3,672,683	777,300	0	4,449,983	71
45. Monroe.....	4,295,115	1,084,901	0	5,380,016	5,726,820	2,406,536	0	8,133,356	75
46. Montgomery.....	48,148,025	22,131,240	0	70,279,265	57,765,630	27,664,050	0	85,429,680	82
47. Montour.....	1,085,964	889,059	0	1,975,023	3,543,856	36,629	0	7,900,292	25
48. Northampton.....	11,448,082	20,083,363	7,750,567	39,282,012	14,310,102	33,472,800	12,917,600	60,700,002	64
49. Northumberland.....	6,050,568	3,267,505	0	9,318,073	22,032,818	16,357,525	0	38,369,809	24
50. Perry.....	6,298,716	1,368,578	0	7,667,294	6,298,716	1,368,578	0	7,667,294	100
51. Philadelphia.....	*18,557,690	†11,407,641	‡672,335,561	732,300,892	*25,424,034	†56,728,468	‡191,099,718	1,065,232,220	73
52. Pike.....	913,445	95,602	0	1,009,047	4,076,188	573,612	0	4,649,800	21
53. Potter.....	2,335,683	164,317	0	2,500,000	11,673,415	821,585	0	12,500,000	20
54. Schuylkill.....	45,000,000	15,000,000	0	60,000,000	75,000,000	25,000,000	0	100,000,000	60
55. Snyder.....	4,885,757	425,975	0	5,311,732	5,818,619	489,871	0	6,108,490	86
56. Somerset.....	7,089,195	1,167,579	0	8,256,774	9,215,753	1,517,851	0	10,733,604	76
57. Sullivan.....	1,094,677	208,146	0	1,302,823	3,284,031	624,438	0	3,908,469	33
58. Susquehanna.....	3,204,062	669,941	0	3,874,003	11,622,009	2,009,823	0	13,631,832	28
59. Tioga.....	10,746,460	3,300,150	0	14,046,610	13,433,075	4,125,187	0	17,558,262	80
60. Union.....	3,025,722	869,210	0	3,894,932	7,564,305	2,173,025	0	9,737,330	40
61. Venango.....	7,794,635	890,198	3,399,492	12,024,325	10,392,847	1,106,390	4,249,277	15,749,054	76
62. Warren.....	2,503,146	6,503,146	0	9,006,292	3,450,788	8,670,861	0	12,121,649	74
63. Wayne.....	3,663,276	1,105,343	0	4,768,619	10,989,828	3,316,029	0	14,305,857	33
64. Washington.....	33,192,256	6,743,087	979,235	40,914,578	41,490,829	9,440,822	1,370,929	52,301,580	78
65. Westmoreland.....	22,640,374	9,641,585	0	32,281,959	45,280,748	28,924,505	0	74,205,303	43
66. Wyoming.....	3,028,300	639,516	0	3,667,816	6,056,600	1,279,032	0	7,336,832	50
67. York.....	25,866,710	13,658,354	0	39,525,064	25,453,381	15,705,607	0	41,158,988	96
	\$864,981,328	\$381,387,861	\$1,136,406,971	\$2,332,776,160	\$1,317,235,413	\$563,650,033	\$1,735,211,871	\$3,616,097,317	64

\*Farm rate. †Suburban rate. ‡City Rate.



Briefly stated, the above table shows that the actual valuation, as estimated in the offices of the county commissioners, of all real estate in the Commonwealth of Pennsylvania in 1892 was \$3,616,097,317. This is over 50 per cent. in excess of the assessed valuation.

The assessed valuation of all real estate as given in the above table is \$2,332,776,160, of which \$864,981,328, or 37 per cent., is in townships, \$331,387,861, or 14.2 per cent. in boroughs, and \$1,136,406,971, or 48.7 per cent. in cities.

The total actual valuation is given as \$3,616,097,317, of which \$1,317,235,413, or 36.4 per cent., is in townships, \$563,650,033, or 15.4 per cent., in boroughs, and \$1,735,211,871, or 47.9 per cent., in cities.

The total assessed valuation of the whole State is  $64\frac{1}{2}$  per cent. of the actual valuation. The assessed valuation of the townships is 65.6 per cent. of the actual; of the boroughs 58.7 per cent., and of the cities 65 per cent. In other words, the table indicates that the ratio of assessed to actual valuation in the entire State is above the average in townships and cities and below in boroughs.

The ratio of assessed to actual valuation differs greatly in the several counties, varying from 17 per cent. in Luzerne to 100 per cent. in Berks, Chester and Perry.

The total assessed value of all real estate in the State in 1891, exclusive of exempt property, was \$2,092,336,883. The total increase of assessed value in 1892, as shown in above table, was \$240,439,277, or about 12 per cent.

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## ACTUAL VALUE OF REAL ESTATE IN THE SEVERAL COUNTIES OF PENNSYLVANIA DIVIDED BETWEEN LAND AND BUILDINGS AND OTHER IMPROVEMENTS.

The statements in the following table are based on returns from the offices of the County Commissioners and are for 1892.

As will be noted, the division of the value of land and improvements between townships, boroughs and cities is not complete. A complete separation could have been secured had there been sufficient time to go through the assessors' books in each county. Though incomplete, it is believed that the statements for the local divisions smaller than counties will be interesting, and they are given so far as they were obtained.

It is again to be noted that these values of real estate do not include real estate exempt from local taxation.

TABLE II.

ACTUAL VALUE OF REAL ESTATE IN THE SEVERAL COUNTIES OF PENNSYLVANIA  
DIVIDED BETWEEN LAND AND IMPROVEMENTS.

(As obtained from the offices of the County Commissioners.)

COUNTIES.	ACTUAL VALUE OF REAL ESTATE CHARGEABLE TO LAND.				Percentage Value of Land to Total Value.	ACTUAL VALUE OF REAL ESTATE CHARGEABLE TO BUILDINGS.				Percentage Value of Improvements to Total Value.	
	In Town- ships.	In Bor- oughs.	In Cities.	Total.		In Town- ships.	In Bor- oughs.	In Cities.	Total.		
1. Adams.....	\$11,120,986	\$ 504,982	\$ 0	\$ 11,625,968	70½	\$ 2,780,247	\$ 2,019,929	\$ 0	\$ 4,800,175	29½	
2. Allegheny.....	74,285,712	40,000,000	285,714,284	399,999,996	57	55,714,288	30,000,000	214,285,716	300,000,004	43	
3. Armstrong.....	10,267,987	1,702,076	0	11,970,063	65	4,012,778	3,997,249	0	8,010,027	35	
4. Beaver.....	12,993,319	5,711,445	0	18,704,764	65	1,443,702	8,567,168	0	10,010,870	35	
5. Bedford.....	.....	.....	0	6,681,226	60	.....	.....	0	4,454,151	40	
6. Berks.....	21,665,916	1,315,689	7,537,785	33,519,390	50	8,221,972	2,631,378	22,613,355	33,466,705	50	
7. Blair.....	.....	.....	.....	13,327,454	59	.....	.....	.....	20,845,504	61	
8. Bradford.....	17,402,792	3,129,520	0	20,532,312	69	4,350,698	4,694,280	0	9,044,978	31	
9. Bucks.....	23,149,559	2,183,714	0	25,333,273	64	7,716,519	6,551,142	0	14,267,661	36	
10. Butler.....	13,294,863	1,410,398	0	14,705,261	62	4,431,621	4,230,192	0	8,661,813	38	
11. Cambria.....	.....	.....	.....	11,278,797	35	.....	.....	.....	20,946,396	65	
12. Cameron.....	.....	.....	0	2,528,873	62	.....	.....	0	1,549,955	38	
13. Carbon.....	4,118,848	2,031,739	0	6,150,587	43	2,059,424	6,095,217	0	8,154,641	57	
14. Centre.....	7,644,298	743,665	0	8,387,963	60	2,142,315	3,549,661	0	5,691,976	40	
15. Chester.....	25,689,749	2,807,636	0	28,497,385	59	8,563,249	11,250,548	0	19,793,797	41	
16. Clarion.....	.....	.....	0	8,423,640	70	.....	.....	0	3,610,331	30	
17. Clearfield.....	.....	.....	0	11,837,365	55	.....	.....	0	9,685,116	45	
18. Clinton.....	.....	.....	0	4,185,587	50	.....	.....	0	4,185,587	50	
19. Columbia.....	9,676,928	2,100,636	.....	11,776,964	67	2,419,232	3,150,054	0	5,569,286	33	
20. Crawford.....	14,949,893	807,085	1,397,811	17,154,789	65	4,983,297	1,614,170	4,183,431	10,780,898	35	
21. Cumberland.....	.....	.....	0	11,439,058	50	.....	.....	.....	11,439,058	50	
22. Dauphin.....	13,286,107	1,697,800	5,504,752	20,488,659	56	3,321,527	5,093,400	16,514,256	24,929,183	44	
23. Delaware.....	15,842,003	4,830,084	4,623,264	25,295,351	47	6,789,429	11,270,196	10,787,621	28,847,246	53	
24. Elk.....	.....	.....	0	7,166,784	60	.....	.....	0	4,777,856	40	
25. Erie.....	.....	.....	.....	25,000,000	60	.....	.....	.....	17,000,000	33½	
26. Fayette.....	23,862,705	3,658,215	0	23,862,705	66½	7,316,430	10,102,245	0	17,418,675	25	
27. Forest.....	.....	.....	0	2,307,986	75	.....	.....	0	769,329	25	
28. Franklin.....	.....	.....	0	15,552,060	75	.....	.....	0	5,184,020	20	
29. Fulton.....	.....	.....	0	2,108,220	80	.....	.....	0	527,055	20	
30. Greene.....	11,721,084	1,106,793	0	12,827,877	75	3,907,028	368,932	0	4,275,960	60	
31. Huntingdon.....	.....	.....	0	4,684,794	40	.....	.....	0	7,027,191	40	
32. Indiana.....	8,496,360	1,011,949	0	9,508,309	60	4,248,180	3,035,849	0	7,284,029	40	
33. Jefferson.....	.....	.....	0	10,828,484	60	.....	.....	0	7,218,990	40	
34. Juniata.....	.....	.....	0	5,127,624	80	.....	.....	0	1,281,906	20	
35. Lackawanna.....	10,202,011	3,530,840	11,632,281	25,365,132	28	6,768,008	10,592,520	46,529,126	63,889,654	72	
36. Lancaster.....	.....	.....	.....	81,379,300	67	.....	.....	0	41,477,200	33	
37. Lawrence.....	.....	.....	0	13,965,408	35	.....	.....	0	7,676,470	65	
38. Lebanon.....	16,468,920	70,026	2,321,608	18,860,554	55	8,234,461	140,051	6,968,824	15,343,336	45	
39. Lehigh.....	15,460,466	1,729,269	3,613,979	20,803,714	49	7,730,233	3,459,538	10,841,937	21,031,704	51	
40. Luzerne.....	.....	.....	0	84,781,168	67	.....	.....	0	42,390,583	33	
41. Lycoming.....	14,083,706	1,664,756	5,006,446	20,754,908	53	3,520,926	3,329,512	11,681,706	18,532,144	47	
42. McKean.....	.....	.....	0	6,851,735	35	.....	.....	0	12,724,652	65	
43. Mercer.....	13,698,291	4,728,233	0	18,426,524	80	1,182,089	3,424,570	0	4,606,609	20	
44. Mifflin.....	.....	.....	0	2,224,991	50	.....	.....	0	2,224,991	50	
45. Monroe.....	3,722,433	721,961	0	4,444,394	55	2,004,387	1,684,575	0	3,688,962	45	
46. Montgomery.....	43,324,223	8,299,215	0	51,623,438	60	14,441,407	19,364,835	0	33,806,242	40	
47. Montour.....	3,467,085	711,247	0	4,178,332	53	868,771	2,814,988	0	3,713,759	47	
48. Northampton.....	10,732,577	13,388,920	5,167,040	29,288,537	48	3,577,525	20,083,380	7,750,560	31,411,465	52	
49. Northumberland.....	16,524,213	4,084,381	0	20,608,594	51	5,508,071	12,253,143	0	17,761,214	49	
50. Perry.....	.....	.....	0	6,141,835	80	.....	.....	0	1,535,459	20	
51. Philadelphia.....	*21,610,429	.....	†335,397,507	356,007,936	36	3,813,605	.....	642,430,679	646,244,284	64	
52. Pike.....	2,649,522	172,083	0	2,821,605	61	1,426,666	401,528	0	1,828,194	39	
53. Potter.....	.....	.....	0	10,000,000	80	.....	.....	0	2,500,000	20	
54. Schuylkill.....	56,250,000	10,000,000	0	66,250,000	67	18,750,000	15,000,000	0	33,750,000	33	
55. Snyder.....	.....	.....	0	3,970,518	65	.....	.....	0	2,137,772	35	
56. Somerset.....	.....	.....	0	8,050,348	75	.....	.....	0	2,683,450	25	
57. Sullivan.....	2,955,628	208,146	0	3,163,774	81	328,403	416,292	0	744,695	19	
58. Susquehanna.....	9,297,607	502,455	0	9,800,062	72	2,324,401	1,507,365	0	3,831,766	28	
59. Tioga.....	.....	.....	0	12,300,783	70	.....	.....	0	5,267,479	30	
60. Union.....	5,673,228	724,341	0	6,397,569	65	1,891,076	1,448,682	0	3,339,758	35	
61. Venango.....	.....	.....	.....	7,874,527	50	.....	.....	0	7,874,527	50	
62. Warren.....	.....	.....	0	6,060,824	50	.....	.....	0	6,060,824	50	
63. Wayne.....	7,326,552	1,105,343	0	8,431,895	59	3,663,276	2,210,686	0	5,873,962	41	
64. Washington.....	.....	.....	0	31,880,948	60	.....	.....	0	20,920,632	40	
65. Westmoreland.....	.....	.....	0	46,007,412	62	.....	.....	0	28,198,091	38	
66. Wyoming.....	4,845,280	319,758	0	5,165,038	70	1,211,320	959,274	0	2,170,594	30	
67. York.....	.....	.....	.....	26,910,371	58	.....	.....	.....	19,120,613	42	
				\$1,863,111,742	51.6					\$1,745,771,395	48.4

\*Farm rate. †Suburban and city rate.

From this table it appears that the total value of real estate chargeable to land is \$1,863,111,742, and to buildings and other improvements \$1,745,771,395, making the total value of real estate, land and buildings, \$3,608,883,137. This total is \$7,214,180 less than the total actual value of all real estate given in Table I. It must be borne in mind that the two estimates were made on a different basis, that a discrepancy of seven million and a quarter of dollars, less than one-fifth of one per cent., is immaterial in a total of over three billion, and that this difference really proves the substantial identity of the data upon which the two estimates were made. This

data itself is probably not complete in all cases, but it is conservative, giving results under, rather than over, the actual facts.

Of the total value of \$3,608,883,137, the value of land is 51.6 per cent.; of buildings, etc., 48.4 per cent. That is, the value of real estate in the State is about evenly divided between land and improvements. The great variation in the relative percentage of land and improvements in the several counties will be noted. There seems to be no law as to percentages in agricultural, manufacturing and mining counties, or those having large cities. In Philadelphia, a large manufacturing county, with the largest city in the State, but 36 per cent. of the value of real estate is land, while in Allegheny County, which is a county very like Philadelphia in many respects, 57 per cent. is land. As a rule, however, in agricultural counties the land values are greatest, as would be expected, while in manufacturing counties, and those having large cities, the value of improvements is equal to that of land, or greater.

### FARMS AND TOWNSHIP PROPERTY.

Speaking roughly it is often assumed that the value of township real estate may be taken as the value of agricultural property, that though there are farms in the boroughs and some agricultural land in the cities, there are also some manufacturing establishments and summer residences, not farm property, in the townships, and that these would offset each other.

If the estimates given in the Tables compiled from the data furnished in the County Commissioners' offices is correct, this assumption is not justified. The total actual value of township real estate, as shown in Table I., is \$1,317,235 413, while the total actual value of agricultural realty is but \$970,979,511, that is, the value of agricultural property is but 73 per cent. of the value of township real estate.

And yet by far the larger portion of the property in townships is farms, and by far the larger part of the taxes paid in townships is assessed on agricultural property.

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### CLASSIFICATION OF REAL ESTATE IN THE SEVERAL COUNTIES OF PENNSYLVANIA.

In the following table the total actual value of the real estate of Pennsylvania is divided,

*First.* Between Land and Improvements.

*Second.* Each of the two divisions of Land and Improvements is again divided into the sub-classes of Agricultural, Mineral, including Gas and Oil, Manufacturing and All Other. The latter class includes all land or improvements that do not properly fall under the three other divisions, such as city, borough and other lots, with their buildings and improvements. Railroad property not taxed by the counties and local governments, and other corporate property exempt from these local taxes are not included.

Here again it is to be noted that these statements are for 1892, are from the offices of the County Commissioners, and that no exempted property of any class is included.



TABLE III.

## CLASSIFICATION OF REAL ESTATE IN THE SEVERAL COUNTIES OF PENNSYLVANIA ACCORDING TO USES.

(Compiled from information obtained in offices of the County Commissioners.)

COUNTIES.	ACTUAL VALUE LAND BY CLASSES.					ACTUAL VALUE BUILDINGS AND IMPROVEMENTS BY CLASSES.				
	Agricultural.	Mineral and Oil.	Manufacturing.	All Other.	Total.	Agricultural.	Mineral and Oil.	Manufacturing.	All Other.	Total.
1. Adams .....	\$11,120,986	\$ 0	\$ 0	\$ 504,982	\$ 11,625,968	\$2,780,246	\$ 0	\$ 0	\$ 2,019,929	\$ 4,800,175
2. Allegheny .....	50,000,000	25,000,000	25,000,000	300,000,000	400,000,000	5,000,000	1,000,000	100,000,000	200,000,000	306,000,000
3. Armstrong .....	6,909,457	3,358,530	186,000	1,516,076	11,970,063	3,454,778	558,000	2,168,000	1,829,249	8,010,027
4. Beaver .....	12,993,319	517,245	386,490	5,711,445	19,608,499	2,157,000	0	1,827,600	8,567,168	12,551,768
5. Bedford .....	5,641,360	285,000	2,000	752,866	6,681,226	2,640,000	380,000	100,000	1,334,151	4,454,151
6. Berks .....	25,537,313	128,605	173,602	8,679,872	34,519,392	8,054,748	167,225	1,562,418	23,682,315	33,466,706
7. Blair .....	3,759,894	200,000	500,000	8,861,659	13,321,553	1,879,947	100,000	7,350,000	12,881,571	22,214,518
8. Bradford .....	17,302,792	100,000	25,000	3,114,520	20,542,312	4,350,698	175,000	215,710	4,694,230	9,435,688
9. Bucks .....	22,782,559	267,750	30,000	2,153,731	25,234,040	7,716,519	22,000	501,500	6,200,642	14,440,661
10. Butler .....	13,294,863	2,000,000	50,000	1,360,000	16,704,863	4,431,621	20,000	950,000	3,280,000	8,631,621
11. Cambria .....	981,350	5,394,250	500,000	6,642,229	13,467,829	981,350	532,500	11,230,120	6,622,225	19,316,195
12. Cameron .....	419,039	48,000	4,000	1,891,784	2,362,823	73,046	75,000	160,000	1,141,304	1,449,350
13. Carbon .....	1,045,525	3,073,190	55,198	1,976,541	6,150,454	928,788	1,130,969	496,789	5,598,428	8,154,974
14. Centre .....	7,644,298	0	65,000	678,665	8,387,963	1,892,315	250,000	800,000	2,649,661	5,591,976
15. Chester .....	25,689,748	40,000	65,000	2,735,636	28,530,384	8,563,250	1,000	1,275,500	11,230,548	21,070,298
16. Clarion .....	5,112,135	1,801,254	0	1,511,300	8,424,689	1,972,000	150,000	50,000	1,022,005	3,194,005
17. Clearfield .....	4,337,173	3,084,560	39,000	4,131,295	11,592,025	2,168,587	2,985,720	200,000	4,186,713	9,541,020
18. Clinton .....	3,334,075	0	90,000	711,512	4,135,587	1,284,535	5,000	0	2,846,052	4,135,587
19. Columbia .....	8,906,710	1,952,120	65,859	1,881,240	12,805,929	2,275,730	544,400	620,101	2,782,105	6,222,336
20. Crawford .....	13,283,275	40,000	185,000	2,017,286	15,525,621	4,983,315	2,000	1,665,540	4,134,410	10,785,265
21. Cumberland .....	9,111,247	0	50,000	2,277,811	11,439,058	3,466,500	0	500,000	7,472,558	11,439,058
22. Dauphin .....	13,086,107	220,000	357,300	6,897,500	20,560,907	3,396,427	125,000	3,275,000	7,098,550	13,894,977
23. Delaware .....	15,842,002	320,000	80,000	9,373,350	25,615,352	6,789,430	20,000	2,403,500	18,057,815	27,270,745
24. Elk .....	1,647,150	1,405,000	1,800	3,934,350	6,988,300	549,500	250,000	1,080,000	2,376,600	4,256,100
25. Erie .....	12,500,000	0	1,500,000	11,500,000	25,500,000	4,000,000	0	3,000,000	10,000,000	17,000,000
26. Fayette .....	13,760,461	20,000,000	20,000	7,500,922	41,281,383	5,000,000	5,000,000	2,000,000	10,000,000	22,000,000
27. Forest .....	300,378	475,310	30,275	605,563	1,411,526	325,137	1,000,000	0	467,731	1,792,868
28. Franklin .....	12,416,650	0	25,000	3,110,410	15,552,060	1,828,000	0	475,000	2,881,020	5,134,020
29. Fulton .....	2,088,220	0	0	20,000	2,108,220	424,055	40,000	0	63,000	527,055
30. Greene .....	10,262,317	* 0	* 0	368,932	10,631,249	5,365,797	0	0	1,106,798	6,472,595
31. Huntingdon .....	3,375,000	900,000	275,000	134,000	4,684,000	2,102,500	425,000	2,135,000	2,334,000	7,016,500
32. Indiana .....	6,848,000	1,805,140	30,000	1,349,266	10,032,406	3,424,000	50,000	106,000	2,698,532	6,278,532
33. Jefferson .....	5,754,753	532,375	3,000	3,226,021	9,516,149	2,877,371	899,308	17,000	3,656,222	7,449,901
34. Juniata .....	4,959,711	0	4,000	168,913	5,127,624	616,251	0	11,000	654,655	1,281,906
35. Lackawanna .....	4,967,828	6,638,754	450,000	28,888,549	40,945,131	1,767,824	1,875,800	4,373,000	31,473,296	39,491,920
36. Lancaster .....	73,194,800	335,000	501,000	7,684,500	81,715,300	18,423,700	15,000	1,507,000	23,053,500	42,999,200
37. Lawrence .....	11,234,394	23,475	150,000	4,929,143	16,341,012	2,148,000	5,030	1,500,000	1,886,094	5,539,124
38. Lebanon .....	13,968,920	2,500,000	211,213	2,181,421	18,861,554	7,714,318	520,142	1,920,932	1,886,944	15,342,336
39. Lehigh .....	10,509,496	4,950,972	246,800	5,093,440	20,800,716	4,809,734	2,920,500	2,231,201	12,079,274	22,030,709
40. Luzerne .....	11,014,908	50,437,926	509,273	21,459,115	83,421,222	7,751,998	5,483,738	5,903,727	24,298,608	43,438,071
41. Lycoming .....	14,083,716	10,000	140,000	6,669,868	20,903,584	3,520,930	1,000	4,500,000	10,508,551	18,530,481
42. McKean .....	900,000	5,000,000	90,000	3,915,278	9,905,278	180,000	500,000	2,000,000	7,040,000	9,680,000
43. Mercer .....	13,038,839	341,432	200,931	2,149,454	15,730,656	3,259,710	43,267	1,805,931	3,095,769	8,204,977
44. Mifflin .....	2,014,531	0	55,000	155,460	2,224,991	1,153,151	0	450,991	621,840	2,224,991
45. Monroe .....	3,722,433	0	60,000	661,961	4,444,394	2,004,387	0	540,000	1,144,575	3,688,962
46. Montgomery .....	43,324,222	180,000	300,000	8,000,215	51,804,437	14,441,408	20,000	6,103,000	13,261,235	33,825,643
47. Montour .....	3,575,085	0	101,543	609,704	4,286,332	868,889	0	913,889	1,931,099	3,713,877
48. Northampton .....	10,147,577	585,000	300,000	18,255,960	29,288,537	3,502,525	75,000	2,200,000	24,833,940	30,611,465
49. Northumberland .....	5,889,174	10,846,722	111,459	3,972,322	20,320,277	1,796,390	4,000,000	1,003,130	7,750,014	14,549,534
50. Perry .....	4,893,468	0	25,000	1,223,367	6,141,835	1,385,450	0	150,000	334,059	1,869,509
51. Philadelphia .....	21,610,429	0	100,000,000	235,397,507	357,007,936	3,813,605	0	200,000,000	442,430,679	646,244,284
52. Pike .....	2,349,522	300,000	10,000	162,083	2,821,605	1,426,666	25,000	71,000	401,529	1,924,195
53. Potter .....	3,644,625	1,000,000	1,000	7,500,000	12,145,625	376,800	600,000	50,000	900,000	1,926,800
54. Schuylkill .....	6,250,000	50,000,000	65,645	9,934,355	66,250,000	15,420,508	3,329,402	600,000	14,000,000	33,450,000
55. Snyder .....	3,919,531	2,000	0	48,987	3,970,518	1,666,888	0	30,000	440,884	2,137,772
56. Somerset .....	6,030,348	1,000,000	20,000	1,000,000	8,050,348	2,100,000	50,000	150,000	1,233,450	2,683,450
57. Sullivan .....	2,650,501	20,000	5,000	208,146	2,883,647	350,000	150,000	75,000	416,292	991,292
58. Susquehanna .....	9,267,608	30,000	10,000	492,456	9,800,064	2,319,402	5,000	190,000	2,481,768	3,831,770
59. Tioga .....	7,000,000	752,780	608,177	1,035,135	9,396,092	5,373,230	366,163	190,000	2,481,875	8,371,268
60. Union .....	5,673,224	0	10,000	714,342	6,397,566	1,591,075	0	190,000	1,258,634	3,339,758
61. Venango .....	7,794,635	300,000	171,446	1,547,492	9,813,573	2,593,212	100,000	440,000	6,084,965	9,223,177
62. Warren .....	2,933,169	1,000,000	2,000	500,000	4,435,169	517,618	0	160,000	4,848,659	5,267,277
63. Wayne .....	7,101,199	227,353	100,000	1,005,343	8,433,895	3,463,276	20,000	900,000	1,410,686	5,793,962
64. Washington .....	23,245,035	1,367,381	10,000	6,758,532	31,380,948	5,071,200	1,500,000	500,000	13,849,632	20,920,632
65. Westmoreland .....	10,771,650	1,115,175	500,000	15,800,627	28,187,452	10,771,650	15,000,000	5,000,000	14,462,377	45,234,027
66. Wyoming .....	4,500,000	350,000	35,000	300,000	5,185,000	1,111,320	15,000	325,000	1,334,274	2,785,594
67. York .....	22,762,705	0	96,545	3,141,121	26,000,371	5,690,677	0	865,450	12,564,486	19,120,613
	\$725,485,439	\$212,262,299	\$134,895,624	\$808,691,160	\$1,881,334,522	\$245,494,072	\$52,528,164	\$392,964,038	\$1,063,539,675	\$1,754,525,949

\*No report of mineral lands could be secured.

The total valuation of all the land in the State as shown in the above table is \$1,881,334,522, and of all buildings and other improvements \$1,754,525,949, making the total value of real estate \$3,635,860,471. This with Tables I. and II. gives three estimates of the value of all real estate in the Commonwealth, the first, that in Table I., being made on the basis of all real estate divided into townships, boroughs and cities; that in Table II. on the basis of a division into land and improvements, and again to some extent, into township, borough and city property under both classes while Table III. divides the real estate into land and improvements and sub-divides these into agricultural, mining, manufacturing and other property. It is interesting, as well as an evidence of the substantial accuracy of the estimate on the basis of the information available to the County Commissioners, to notice how closely these estimates agree as the following table shows.

ESTIMATE OF VALUE OF LAND AND IMPROVEMENTS AND TOTAL VALUE OF REAL ESTATE  
AS SHOWN IN TABLES I., II. AND III.

	Value Land.	Value Improvements.	Total Value Real Estate.
Table I.....			\$3,616,097,317
Table II.....	\$1,863,111,742	\$1,745,771,395	3,608,883,137
Table III.....	1,831,334,522	1,754,525,949	3,635,860,471

The difference between the total value of real estate as shown in Tables I. and II. is about one-fifth of one per cent.; between the totals of Tables I. and III., less than one-half of one per cent., and between those of Tables II. and III., less than three-fourths of one per cent. A similar relation exists between the two estimates of value of lands and buildings and other improvements. This is substantial agreement, and on the basis of the information available in the County Commissioners' offices, is substantial accuracy. As will be shown elsewhere, however, some of these totals, especially that of mining property, are too low.

Of the total value of land, \$725,485,439, or 38.5 per cent., is agricultural; \$212,262,299, or 11.3 per cent., is mineral; \$129,895,624, or 6.9 per cent., is manufacturing, and \$813,691,160, or 43.3 per cent., is of other classes.

Of the total value of buildings and other improvements, \$245,494,072, or 14 per cent., is agricultural; \$52,528,164, or 3 per cent., mining; \$377,964,038, or 21.5 per cent., manufacturing, and \$1,078,539,675, or 61.5 per cent., other classes.

Of the total value of all real estate, as shown in above table, \$970,979,511, or 27 per cent., is agricultural; \$264,790,463, or 7 per cent., mineral; \$507,859,662, or 14 per cent., manufacturing, and \$1,892,230,835, or 52 per cent., other property.

### VALUE OF FARMS IN PENNSYLVANIA.

According to the report on agriculture of the Tenth Census (1880,) the number of farms in Pennsylvania was 213,542, the total acreage in farms 19,791,341 acres, an average of 92 $\frac{2}{3}$  acres to a farm, and the total value of the farms, including land, fences and buildings, was \$975,689,410, an average of \$49.39 per acre. (See Table VI.) The report of the Eleventh Census on this subject is not yet issued, and we have no detailed figures of acreage and value since 1880.

The estimates made at the offices of the County Commissioners given in Table III., show the total value of agricultural land in the State to be \$725,485,439, while the value of buildings and other improvements is estimated to be \$245,494,072, a total of \$970,979,511. This differs but slightly (\$4,709,899 less) from the value of farms in the State 12 years ago, as given at the Tenth Census.

The data in possession of your committee is not complete enough to justify us in expressing an absolute opinion as to the correctness of the estimates. They were carefully made at the offices of the County Commissioners; usually the party making them seemed to be more thoroughly posted as to farm valuation than as to the value of other real estate.

In answer to a request from Hon. Leonard Rhone, one of the members of our commission, for his views as to the valuation of farms, Hon. Thomas J. Edge, Secretary of the Board of Agriculture of the Commonwealth, writes, after calling attention to the fact that his statements "are mainly estimates, but prepared from the best data obtainable; that Pennsylvania has about 215,000 farms, which contains about 13,500,000 acres of improved land, worth with buildings, fences, etc., about \$975,000,000." These are practically the census figures of 1880, which as stated do not differ materially from those of Table III.

These are the best estimates of the value of farms we have been able to secure, and are from parties who certainly are as well qualified as any person to judge of farm values. At the same time it should be noted that it is extremely difficult, in many localities, to secure an accurate valuation of farms, much more so than of borough or city property. Sales of farms are much less frequent than of town lots and buildings, and consequently the information necessary to serve as a basis for valuation is not so available. Further investigation, however, will lead to more complete and accurate results.

In view of all of these facts, the figures of Table III., namely, \$970,979,511, will be taken as the value of farms, including improvements, in the final statement as to the total valuation of the Commonwealth.



## VALUE OF MINERAL LANDS AND MINING PLANT.

It is exceedingly difficult to arrive at a fair valuation of mineral lands and mining plant, more so perhaps than of any other class of property. The vein or deposit is hidden and in many cases its continuance and character are so uncertain that any value placed upon it to-day may be too high or too low to-morrow. In coal, iron and oil production much land has to be held for future working at a large cost in interest and dividends if they are made. It is almost impossible to estimate the value of this land. This same difficulty arises in estimating the value of mineral land that is being worked. Each ton of coal or barrel of oil produced destroys so much value that cannot be renewed or restored, as can be a piece of broken machinery that is renewed. So too with the plant at mines, the haulage system, the breakers, derricks, etc., the value of these depends on the continued and successful working of the plant.

All of these conditions make it exceedingly difficult to arrive at a fair valuation of mining property.

In Table III., page 12, the total value of all mineral, including oil and gas lands, is given as \$212,262,299, and the value of the plant at the same that would be classed as real estate at \$52,528,164. A moment's thought as to the extent of our anthracite and bituminous coal fields and the annual production of coal, as well as of oil, natural gas, iron ore and the various stones, such as sandstone, limestone and slate, will convince one that this is an underestimate.

From the several census bulletins, and the "Mineral Resources of the United States," published by the United States Geological Survey, the following table has been compiled, showing the capital reported as invested in the production of minerals in Pennsylvania in 1890.

TABLE SHOWING CAPITAL INVESTED IN MINING IN PENNSYLVANIA.

	Value Land.	Buildings, etc.	Tools, Im- provements, etc.	Cash Capital.	Total Capital.
Bituminous Coal.....	\$ 38,094,010	\$ 7,118,900	\$ 5,020,101	\$ 3,084,319	\$ 53,322,330
Anthracite Coal.....	104,412,802	36,733,648	14,110,617	7,978,706	161,784,473
Petroleum.....	82,752,800	57,386,971	.....	.....	140,139,771
Natural Gas.....	7,589,968	3,759,968	11,955,018	4,095,885	34,398,832
Nickel.....	184,800	43,200	51,900	.....	279,000
Iron Ore.....	14,812,357	547,010	639,427	250,519	16,249,313
Sandstone.....	1,081,894	250,484	382,781	212,251	1,927,410
Graphite.....	10,000	4,000	800	.....	14,800
Soapstone.....	32,500	6,100	14,700	1,000	54,300
Mineral Paint.....	126,500	29,100	26,100	26,000	207,700
Slate.....	5,087,507	268,432	718,873	788,690	6,863,002
Granite.....	525,178	155,987	149,894	99,400	516,923
Bluestone.....	154,100	5,260	27,786	17,500	204,646
Ochre, etc.....	40,900	14,500	4,500	700	60,600
Limestone.....	1,799,915	730,040	633,358	239,082	3,402,345
	\$256,705,231	\$107,053,550	\$ 33,734,455	\$ 16,794,002	\$419,425,445

These figures are certainly not excessive. The table includes the value of but 231,136 acres of bituminous coal, 213,938 acres of anthracite coal and 827,528 acres of oil land. The value of the oil land is placed at \$100 an acre; of the anthracite coal, a little less than \$500 per acre, and of the bituminous coal, some \$174 per acre. According to the estimate of Mr. Wm. Griffen, of Scranton, the total workable area of anthracite coal is over 500,000 acres.

In the column "Buildings" is included all the plant and improvements at mines, quarries and wells that could be called real estate, including derricks and the value of the wells themselves.

In the total figures of valuation it will be assumed that mining lands, including oil and gas lands, are valued at \$256,705,231, and the buildings and other improvements at the same \$107,053,550, making a total of \$363,758,781, instead of the amount given in Table III. This is certainly conservative.

## REAL ESTATE EXEMPTED FROM TAXATION.

In the following table is given the value of real estate exempted from taxation. This table includes the value of that real estate only that is exempt by the Constitution of the Commonwealth, viz.: "Public property used for public purposes, actual places of religious worship, places of burial not used or held for private or corporate profit, and institutions of a purely public charity." The real estate of corporations that pay taxes to the State, and are by the payment of such taxes exempt from county or local taxes is not included, it being assumed without any expression as to whether adequately or not, that the real estate of such corporations, is taxed directly or indirectly by the State.



**TABLE IV.**  
**REAL ESTATE EXEMPTED FROM TAXATION.**  
 (Compiled from information obtained in offices of County Commissioners.)

COUNTIES.	United States.	State.	County.	City, Borough or Township.	Schools, etc.	Churches, Hospitals, etc.	Total.
1. Adams.....	\$ 0	\$ 0	\$ 70,000	\$ 2,000	\$ 646,000	\$ 640,325	\$1,358,325
2. Allegheny.....	4,500,000	3,500,000	4,000,000	10,000,000	7,500,000	15,000,000	44,500,000
3. Armstrong.....	0	0	150,000	10,925	153,885	402,077	716,887
4. Beaver.....	12,000	100,000	See Total	See Total	See Total	See Total	1,478,134
5. Bedford.....	0	0	620,000	2,500	240,000	350,000	1,221,500
6. Berks.....	120,000	250,000	304,000	267,700	693,600	2,137,349	3,772,649
7. Blair.....	0	0	200,000	40,000	365,500	980,800	1,586,300
8. Bradford.....	0	0	185,000	19,210	275,000	382,095	861,305
9. Bucks.....	0	0	180,000	18,000	822,400	1,233,600	2,254,000
10. Butler.....	0	0	200,000	See Total	See Total	See Total	739,600
11. Cambria.....	0	0	300,000	No Return.	No Return.	No Return.	300,000
12. Cameron.....	0	0	100,000	6,200	35,100	58,250	199,550
13. Carbon.....	0	0	40,000	600	110,449	200,898	351,947
14. Centre.....	100,000	900,000	125,000	150,000	275,000	350,000	1,900,000
15. Chester.....	0	0	304,000	24,000	579,000	650,000	1,557,000
16. Clarion.....	0	100,000	160,000	7,720	151,775	297,270	716,765
17. Clearfield.....	0	0	225,000	2,000	226,385	395,685	849,070
18. Clinton.....	0	200,000	100,000	9,500	123,700	268,600	701,800
19. Columbia.....	0	200,000	100,000	24,100	261,990	650,670	1,236,670
20. Crawford.....	0	0	554,265	12,290	472,360	989,750	2,028,665
21. Cumberland.....	200,000	0	120,000	25,000	500,000	1,000,000	1,845,000
22. Dauphin.....	280,000	2,000,000	400,000	200,000	700,000	2,000,000	5,580,000
23. Delaware.....	0	575,000	300,000	48,300	1,407,000	2,103,000	4,433,000
24. Elk.....	0	0	100,000	3,000	74,200	85,500	262,700
25. Erie.....	150,000	263,000	100,000	210,000	634,000	635,000	1,937,000
26. Fayette.....	0	0	312,000	2,000	308,239	924,716	1,546,955
27. Forest.....	0	0	30,000	20,000	50,000	20,000	120,000
28. Franklin.....	0	0	1,000,000	10,000	225,000	755,000	1,990,000
29. Fulton.....	0	0	15,000	0	36,500	35,000	86,500
30. Greene.....	0	0	369,855	0	72,000	287,855	729,710
31. Huntingdon.....	0	1,105,000	115,000	12,500	177,500	300,000	1,710,000
32. Indiana.....	0	100,000	125,000	0	162,550	303,405	690,955
33. Jefferson.....	0	0	150,000	0	458,200	229,100	837,300
34. Juniata.....	0	0	65,000	0	88,200	122,601	275,801
35. Lackawanna.....	0	0	690,000	702,670	1,096,900	2,240,726	4,730,296
36. Lancaster.....	100,000	0	350,000	525,000	1,713,656	2,500,000	5,188,656
37. Lawrence.....	0	0	85,000	See Total	See Total	See Total	1,043,775
38. Lebanon.....	0	0	290,000	25,382	513,228	769,228	1,597,838
39. Lehigh.....	0	0	375,000	125,000	523,397	1,569,891	2,593,288
40. Luzerne.....	0	0	500,000	100,000	953,390	1,893,410	3,446,800
41. Lycoming.....	225,000	0	130,000	121,800	400,025	729,375	1,606,200
42. McKean.....	0	0	225,000	10,000	100,000	250,000	585,000
43. Mercer.....	0	45,000	45,000	0	211,630	634,890	936,520
44. Mifflin.....	0	0	55,000	10,000	90,400	152,935	308,335
45. Monroe.....	0	0	125,000	0	93,850	93,850	312,700
46. Montgomery.....	0	1,000,000	350,000	300,000	1,200,000	2,130,000	4,980,000
47. Montour.....	0	1,500,000	110,000	70,000	168,600	644,400	2,493,000
48. Northampton.....	0	0	250,000	210,000	1,725,000	1,475,000	3,660,000
49. Northumberland.....	0	0	300,000	0	2,644,510	3,966,675	6,911,185
50. Perry.....	0	0	522,700	250	150,000	372,450	1,045,400
51. Philadelphia.....	6,427,760	1,370,000	See City	52,603,296	8,905,000	68,600,635	137,906,691
52. Pike.....	0	0	85,000	0	111,320	50,675	246,995
53. Potter.....	0	0	65,000	0	95,000	50,000	210,000
54. Schuylkill.....	0	30,000	635,000	110,000	6,000,000	10,000,000	16,775,000
55. Snyder.....	0	0	25,000	1,000	50,000	70,000	146,000
56. Somerset.....	0	0	60,000	6,000	262,000	300,000	628,000
57. Sullivan.....	0	0	10,000	0	32,000	25,000	67,000
58. Susquehanna.....	0	2,400	20,000	2,055	89,104	171,625	285,274
59. Tioga.....	0	150,000	100,000	25,000	438,360	292,240	1,003,600
60. Union.....	0	0	25,000	3,500	101,930	603,075	733,505
61. Venango.....	0	20,000	315,000	31,350	277,669	481,905	1,125,924
62. Warren.....	0	966,000	200,000	In Churches	In Churches	807,533	1,973,533
63. Wayne.....	0	0	300,000	0	128,325	142,674	570,999
64. Washington.....	0	525,000	126,000	0	800,000	1,175,000	2,626,000
65. Westmoreland.....	0	0	375,000	10,000	521,175	1,106,750	2,012,925
66. Wyoming.....	0	0	40,000	0	15,700	97,800	153,500
67. York.....	20,000	0	200,000	200,000	732,400	1,045,600	2,198,000
	\$12,135,760	\$14,846,400	\$18,111,820	\$66,319,548	\$47,970,096	\$138,231,888	\$300,479,021

The character of the property included in the first four columns is evident from the caption. That included in the fifth column, is educational institutions of all kinds that are exempt. The sixth column includes the exempt property of all religious and benevolent institutions.

From this table it appears that \$300,479,621 of real estate is exempt from taxation in Pennsylvania, an amount equal to about 10 per cent. of the total actual valuation. This is in round numbers double the valuation of exempt real estate reported by the County Commissioners to the Secretary of Internal Affairs in 1891, and 50 per cent. in excess of the amount reported in 1890, for it is a notable fact that nearly \$50,000,000 more of exempt real estate was reported in 1890 than in 1891.

Of the total value of exempt real estate given in the tables, \$12,134,760, or 5 per cent., is property of the United States; \$14,846,400, or some 5 per cent., is State property; \$18,111,820, or 6 per cent., is County property; \$66,319,548, or 22 per cent., the property of local governing bodies, as cities, boroughs, etc.; \$47,970,096, or 16 per cent., is in schools of various kinds, and \$138,231,888, or 46 per cent., is churches, hospitals, and other religious and benevolent institutions.

# VALUATION OF PERSONAL PROPERTY

In the following table is given the value of certain personal property in the several counties of Pennsylvania, These statements are from the offices of the County Commissioners, but were furnished with no little will be discussed in connection with each class of property.

TABLE  
VALUE OF CERTAIN CLASSES OF PERSONAL PROPERTY

(Compiled from information obtained chiefly

COUNTIES.	Value of Agricul- tural im- plements.	Value of Furniture and Con- tents of Dwellings.	LIVE STOCK.				
			Horses and Mules.	Cattle	Sheep.	Swine and Hogs.	Total.
1. Adams.....	\$ 377,400	\$ 1,156,500	\$1,132,351	\$ 672,260	\$503,260	\$1,509,780	\$3,817,651
2. Allegheny.....	5,000,000	50,000,000	4,000,000	825,000	25,000	150,000	5,000,000
3. Armstrong.....	1,332,450	638,739	711,600	399,080	88,830	94,596	1,294,106
4. Beaver.....	895,300	3,000,000	567,629	683,604	0	80,000	1,331,233
5. Bedford.....	495,000	1,545,800	820,000	25,000	54,450	66,000	965,450
6. Berks.....	1,506,750	15,404,150	2,008,600	1,120,650	10,500	180,815	3,320,565
7. Blair.....	221,350	5,053,070	629,066	259,875	42,270	70,450	1,001,661
8. Bradford.....	1,170,750	1,000,000	1,200,000	750,000	10,000	10,000	1,970,000
9. Bucks.....	749,275	3,184,400	1,621,211	782,552	10,965	176,040	2,590,768
10. Butler.....	1,383,570	4,200,000	1,600,000	1,125,000	234,550	234,550	3,194,100
11. Cambria.....	129,375	4,059,840	831,140	306,480	22,350	44,700	1,204,670
12. Cameron.....	66,000	137,700	68,250	25,000	7,920	6,160	107,330
13. Carbon.....	204,200	2,042,850	380,400	150,780	0	20,104	551,284
14. Centre.....	331,625	3,450,000	742,492	171,234	45,480	45,480	1,004,686
15. Chester.....	1,102,000	6,176,000	1,522,600	1,829,408	32,000	132,240	3,516,248
16. Clarion.....	1,176,000	2,284,504	867,588	342,336	49,700	99,400	1,379,024
17. Clearfield.....	203,250	1,939,885	1,109,130	393,532	20,325	56,910	1,579,897
18. Clinton.....	514,800	No report	351,748	127,328	48,000	38,320	565,396
19. Columbia.....	642,200	2,104,650	1,218,600	229,760	42,000	120,000	1,610,360
20. Crawford.....	1,702,500	5,818,750	2,063,630	1,092,050	166,250	102,150	3,424,080
21. Cumberland.....	924,400	8,181,500	1,172,692	368,624	88,775	73,952	1,704,043
22. Dauphin.....	1,000,000	5,400,000	1,800,000	800,000	10,000	80,000	2,690,000
23. Delaware.....	357,000	8,710,200	1,250,408	620,158	3,060	30,600	1,904,226
24. Elk.....	164,700	337,400	140,316	141,390	3,187	13,176	298,069
25. Erie.....	1,000,000	2,500,000	1,500,000	750,000	100,000	200,000	2,550,000
26. Fayette.....	848,000	4,800,000	1,712,235	432,930	42,325	84,750	1,272,240
27. Forest.....	2,000	209,251	116,066	57,183	4,185	1,362	178,796
28. Franklin.....	582,000	7,250,000	962,708	250,806	58,200	58,200	1,329,914
29. Fulton.....	150,900	769,750	210,134	59,309	18,108	20,120	307,671
30. Greene.....	679,400	964,000	707,000	479,700	679,700	101,900	1,968,300
31. Huntingdon.....	175,000	2,100,000	464,480	278,000	255,000	93,250	1,090,730
32. Indiana.....	1,369,600	1,151,325	1,201,600	415,480	146,400	84,840	1,848,320
33. Jefferson.....	601,500	609,252	666,663	358,200	17,500	70,000	1,112,363
34. Juniata.....	347,775	1,510,800	327,756	107,700	25,038	41,730	502,224
35. Lackawanna.....	1,750,750	5,002,600	1,500,000	18,000	15,000	5,000	1,538,000
36. Lancaster.....	2,277,200	10,274,700	3,627,908	1,750,000	17,500	227,740	5,623,148
37. Lawrence.....	555,450	5,600,000	636,498	498,716	75,040	18,760	1,229,014
38. Lebanon.....	520,800	884,000	1,199,690	400,650	1,050	83,328	1,684,718
39. Lehigh.....	1,129,600	6,863,800	1,551,420	705,120	8,750	118,398	2,383,688
40. Luzerne.....	4,158,000	18,194,600	2,332,160	682,800	25,605	0	3,040,565
41. Lycoming.....	1,200,000	500,000	1,521,520	25,000	0	0	1,476,520
42. McKean.....	129,300	2,000,000	631,360	397,072	12,930	7,758	1,049,120
43. Mercer.....	1,947,765	3,140,800	2,100,520	892,684	389,553	64,512	3,447,269
44. Mifflin.....	538,000	2,007,000	363,765	76,568	16,140	26,000	483,373
45. Monroe.....	304,200	452,100	576,720	201,800	12,102	3,000	793,622
46. Montgomery.....	982,800	10,217,600	1,551,916	812,586	8,424	134,784	2,507,716
47. Montour.....	223,500	969,000	332,800	75,500	5,600	8,000	421,900
48. Northampton.....	424,000	4,674,600	913,367	346,170	6,360	89,042	1,354,937
49. Northumberland.....	583,750	4,452,000	1,269,750	184,880	6,000	62,875	1,523,505
50. Perry.....	300,400	2,703,300	464,835	151,473	36,048	30,040	682,396
51. Philadelphia.....	No report	101,250,000	See Total.	See Total.	0	0	4,851,260
52. Pike.....	50,000	75,000	212,800	107,600	7,000	4,000	331,400
53. Potter.....	125,600	415,525	488,850	363,775	22,608	884,025	884,025
54. Schuylkill.....	773,000	10,843,300	1,685,400	107,725	14,000	72,000	1,873,125
55. Snyder.....	231,350	800,000	423,300	91,728	800	31,728	547,556
56. Somerset.....	291,081	727,500	506,313	304,613	36,385	72,750	920,061
57. Sullivan.....	242,800	250,000	244,000	65,000	10,000	5,000	324,000
58. Susquehanna.....	800,000	600,000	520,000	625,000	200,000	20,000	1,365,000
59. Tioga.....	1,500,000	2,500,000	762,320	261,765	50,000	75,000	1,149,085
60. Union.....	459,900	750,600	611,280	168,480	7,371	67,392	854,523
61. Venango.....	1,064,100	1,064,100	747,194	235,153	70,000	70,000	1,122,347
62. Warren.....	692,200	1,730,500	936,116	200,690	31,149	41,528	1,209,483
63. Wayne.....	853,200	1,000,000	654,375	565,250	200,000	100,000	1,517,625
64. Washington.....	1,267,800	No report	1,268,000	478,099	73,950	84,520	1,904,569
65. Westmoreland.....	2,154,000	7,508,151	1,699,557	595,160	129,240	129,240	2,553,197
66. Wyoming.....	349,400	262,050	331,040	200,150	15,000	10,000	556,190
67. York.....	1,792,000	2,700,000	5,739,100	803,552	18,000	153,600	6,714,252
	\$57,167,016	\$368,083,142	\$72,031,967	\$28,821,168	\$4,386,933	\$6,017,260	\$116,108,588

[Note: The live stock in Philadelphia County is not classified. The

In a consolidated form this Table shows the value of the several classes of personal property, so far as such



# N PENNSYLVANIA.

as far as information regarding the same could be procured. The figures are for 1892.  
ductance, and are the merest estimates. Their value and accuracy, as measured by other sources of information,

## N THE SEVERAL COUNTIES OF PENNSYLVANIA.

from offices of the County Commissioners.)

COUNTIES.	Merchan- dise in Store.	Vehicles.	Manufac- turing Stocks and Raw Materials.	Hay, Grain and Feed.	Moneyed Capital.	Total Personal Property.
1. Adams.....	\$ 1,860,000	\$ 180,000	\$ 0	\$ 1,200,000	\$ 2,448,272	\$ 11,039,823
2. Allegheny.....	85,000,000	1,000,000	50,000,000	1,000,000	75,000,000	272,000,000
3. Armstrong.....	1,291,500	14,250	2,000,000	1,332,450	2,424,589	10,328,084
4. Beaver.....	1,480,000	50,000	.....	1,004,000	5,660,289	13,420,822
5. Bedford.....	505,666	0	300,000	330,000	8,776,415	12,918,331
6. Berks.....	3,796,000	225,530	.....	.....	15,615,926	39,868,921
7. Blair.....	3,140,000	10,820	5,000,000	.....	3,123,810	17,550,711
8. Bradford.....	1,094,000	300,000	.....	.....	5,060,180	10,594,930
9. Bucks.....	1,180,000	176,750	.....	.....	13,064,801	20,945,994
0. Butler.....	1,586,000	156,000	.....	1,876,000	5,253,056	17,648,726
1. Cambria.....	1,684,000	9,000	.....	357,600	1,758,500	9,202,985
2. Cameron.....	.....	0	1,141,000	66,000	208,936	1,726,966
3. Carbon.....	1,042,500	55,242	.....	.....	2,951,970	6,848,046
4. Centre.....	630,000	0	.....	.....	3,500,000	8,916,311
5. Chester.....	2,400,000	350,000	.....	.....	23,164,482	36,708,730
6. Clarion.....	1,285,000	9,566	100,000	1,420,000	2,623,064	10,277,158
7. Clearfield.....	1,440,000	20,488	3,703,600	585,360	3,098,372	12,570,852
8. Clinton.....	403,000	0	.....	586,500	2,000,000	4,069,696
9. Columbia.....	1,572,000	204,350	.....	.....	2,652,114	8,785,674
0. Crawford.....	1,642,000	302,785	.....	.....	6,638,162	19,528,277
1. Cumberland.....	838,000	0	400,000	2,311,000	6,000,000	20,358,943
2. Dauphin.....	6,058,000	59,000	.....	1,017,300	6,000,000	22,224,300
3. Delaware.....	2,102,000	322,600	.....	.....	11,724,403	25,120,429
4. Elk.....	685,000	8,450	1,750,000	164,700	943,246	4,351,565
5. Erie.....	2,680,000	75,000	750,000	500,000	10,000,000	20,055,000
6. Fayette.....	1,026,600	0	.....	339,400	3,884,387	12,170,627
7. Forest.....	238,000	1,760	500,000	30,000	127,679	1,287,486
8. Franklin.....	816,000	0	300,000	363,750	4,000,000	14,641,664
9. Fulton.....	80,666	0	15,000	75,450	250,600	1,649,437
0. Greene.....	284,000	0	0	339,700	.....	4,235,400
1. Huntingdon.....	533,500	175,600	850,000	566,000	2,275,000	7,764,830
2. Indiana.....	1,170,000	9,700	150,000	1,284,000	2,590,264	9,573,209
3. Jefferson.....	1,164,000	6,315	229,680	802,000	2,211,368	6,736,478
4. Juniata.....	198,000	0	.....	417,300	1,000,000	3,976,000
5. Lackawanna.....	2,607,225	750,000	.....	.....	7,000,000	18,648,575
6. Lancaster.....	4,059,000	685,000	.....	14,706,000	45,966,424	83,581,472
7. Lawrence.....	1,164,800	90,000	.....	.....	3,258,974	11,096,238
8. Lebanon.....	1,088,000	89,800	.....	.....	5,898,796	10,166,114
9. Lehigh.....	2,730,500	148,656	.....	.....	9,352,226	22,608,470
0. Luzerne.....	5,586,000	854,182	.....	.....	14,077,436	45,910,783
1. Lycoming.....	1,656,250	25,000	.....	.....	4,000,000	8,857,770
2. McKean.....	1,187,500	50,000	350,000	387,900	3,971,914	9,125,734
3. Mercer.....	971,500	189,960	.....	.....	3,186,307	12,883,691
4. Mifflin.....	246,000	0	.....	403,500	1,500,000	5,177,873
5. Monroe.....	392,500	100,000	.....	.....	1,317,468	3,359,800
6. Montgomery.....	1,215,000	475,000	.....	.....	21,465,336	36,863,446
7. Montour.....	232,000	60,000	.....	148,000	1,644,168	3,698,568
8. Northampton.....	2,103,000	360,000	.....	.....	8,168,885	17,085,422
9. Northumberland.....	1,454,000	140,650	.....	.....	8,041,626	16,175,551
0. Perry.....	400,000	0	250,000	450,600	1,500,000	6,286,696
1. Philadelphia.....	107,000,000	1,602,000	.....	.....	579,253,908	793,957,168
2. Pike.....	134,000	30,000	.....	100,000	1,164,528	1,884,928
3. Potter.....	830,000	36,000	.....	.....	910,872	3,195,982
4. Schuylkill.....	2,734,000	146,350	.....	.....	4,794,000	21,169,775
5. Snyder.....	51,000	0	.....	264,400	800,000	2,694,306
6. Somerset.....	472,600	0	100,000	.....	3,000,000	5,520,242
7. Sullivan.....	210,000	122,265	.....	242,000	500,000	1,801,065
8. Susquehanna.....	592,250	150,000	.....	942,000	1,753,025	6,202,275
9. Tioga.....	1,650,000	10,000	.....	.....	3,000,000	9,809,085
0. Union.....	363,000	90,590	.....	.....	2,618,716	5,128,329
1. Venango.....	1,476,500	8,167	5,162,762	53,100	5,593,820	15,544,896
2. Warren.....	1,112,000	18,125	.....	484,540	2,301,452	7,548,300
3. Wayne.....	493,000	200,000	.....	.....	3,278,220	7,342,045
4. Washington.....	.....	.....	.....	1,046,500	6,500,000	10,718,869
5. Westmoreland.....	3,280,000	11,352	3,750,000	2,154,000	7,482,523	28,893,223
6. Wyoming.....	267,000	100,000	.....	499,000	1,974,310	4,007,950
7. York.....	.....	73,000	95,000	2,586,000	2,969,470	16,929,722
	\$278,664,057	\$10,333,303	\$76,906,042	\$42,435,050	\$1,004,263,739	\$1,953,960,937

total value of live stock exceeds aggregate of the four classes by \$4,851,260.]

values could be procured, to be as follows :



## ESTIMATED VALUE OF CERTAIN CLASSES OF PERSONAL PROPERTY IN PENNSYLVANIA.

Agricultural Implements.....	\$ 57,167,016
Furniture and other Contents of Dwelling Houses .....	368,083,142
Live Stock .....	116,108,588
Horses and Mules, .....	\$72,031,967
Cattle.....	23,821,168
Sheep.....	4,386,933
Hogs, etc., .....	6,017,260
Merchandise in Stores December 31, 1891.....	278,664,057
Vehicles, including those for hire and pleasure .....	10,333,303
Manufactured Stock and Raw Materials on hand at Manufactories Dec. 31, 1891 ..	76,906,042
Hay, Grain and other farm products on hand at farms Dec. 31, 1891.....	42 435,050
Evidence of Indebtedness .....	1,004,263,739
Total.....	\$1,953,960,937

In some cases, as will be noted by the blanks in the Table, it has been impossible to secure any information under the several heads. In other cases it is evident to one at all acquainted with the several classes of property that the amounts are underestimated or overestimated. As has been so often before stated, however, these are only estimates, but made by persons who were as competent to judge as could be found.

### VALUE OF AGRICULTURAL IMPLEMENTS AND MACHINERY.

The total value of agricultural implements in the State of Pennsylvania, based on the estimates from the several counties, is \$57,167,016. In this are included not only agricultural implements proper, as mowers, reapers, threshers, cultivators, plows, etc., but farm wagons, mills, hand implements, dairy implements, etc.

There is the greatest divergence of views as to the value of these implements. The usual method is to assume a value per farm of 100 acres. As is shown elsewhere, the census report of 1880 states that there were 213 000 farms in the State with an average acreage of nearly 100 acres each. On the basis of 213,000 farms the value of agricultural implements, as given in Table V., which is \$57,167,016, would represent a value of \$268 per farm. In 1880 the total value was \$38,473,037, or \$166 per farm. This would be too low an estimate at the present time, as the value of these implements has greatly increased since 1880.

Mr. Edge, the Secretary of the State Board of Agriculture, gives the following estimate of the value of agricultural implements and machinery per farm of 100 acres.

#### VALUE OF AGRICULTURAL IMPLEMENTS AND MACHINERY IN PENNSYLVANIA PER FARM 100 ACRES.

1 Mower and Reaper.....	\$ 35 00
1 Rake.....	10 00
2 Cultivators.....	16 00
2 Harrows.....	16 00
1 Thresher.....	30 00
Hand Implements .....	50 00
2 Wagons.....	100 00
2 Plows.....	15 00
1 Fanning Mill .....	10 00
Total.....	\$232 00

On the other hand, Mr. John A. Reed, who has been for many years a dealer in agricultural implements in Pittsburgh, estimates the value of such implements necessary to well stock a farm of 100 acres at \$1,000.

We are inclined to believe that our own estimate of \$268 per 100 acres, or a total of \$57,167,016, secured as it was from each county, and from persons who knew the counties, is as conservative a statement as can be secured.

### VALUATION OF FURNITURE AND THE CONTENTS OF DWELLINGS.

In the second column of Table V., page 16 is given the estimated valuation of all furniture and other contents of dwelling houses in Pennsylvania. In this estimate it was intended to include not only furniture, bedding, stoves, carpets, clocks, etc., but books, pictures, silverware, bric-a-brac, ornaments and personal belongings, as clothing, jewelry, watches, etc.

The total valuation of these classes of personal property as given in Table V., is \$368,083,142. In 1890 there were in Pennsylvania, according to Extra Census Bulletin No. 19, 1,061,626 families, averaging 4.95 persons to a family. These families occupied 999,364 dwellings, or 5.26 persons to a dwelling. The Census Bulletin referred to does not give a statement of families or dwellings by counties, but the dwellings in eleven cities are given, which are as follows :

# NUMBER OF DWELLING HOUSES IN ELEVEN CITIES OF PENNSYLVANIA, 1890.

Philadelphia.....	187,052
Pittsburgh.....	37,725
Allegheny .....	16,543
Scranton .....	12,263
Reading.....	11,693
Harrisburg .....	8,164
Wilkesbarre .....	6,952
Lancaster .....	6,530
Altoona.....	5,867
Williamsport.....	5,536
Allentown.....	5,070
Total .....	303,395

These eleven cities contain nearly one-third of the total number of dwellings in the State.

From Table V., and the total of families and dwellings given in the Census Bulletin referred to, it will be seen that the value of furniture, etc., per family is estimated at an average of about \$368. In view of the fact that so large a number of the dwellings of the State are in the cities, we are inclined to the belief that this is a low average. We have made inquiries all over the State from persons engaged in such businesses as would give them an opportunity to form a judgment on this point and the replies would indicate an average valuation of furniture, etc., of at least \$500 a dwelling. It is claimed that the average value of the contents of farm dwellings is low, not \$300; but these dwellings, on the basis that there are but 213,000 farms in the State, are but about one-fifth of the total number, only about two-thirds of the number of dwellings in the eleven cities, and in cities a valuation of \$1,000 to \$2,000 is not at all uncommon.

While it is conceded that there is great difficulty in arriving at a correct basis for valuing property of this kind, and though the best judgment we have been able to get estimates the average value at \$500, we have fixed on \$450 as a conservative estimate, at a low basis of valuation, which makes the total value of this class of property \$450,000,000.

## VALUE OF LIVE STOCK.

The total value of live stock given in Table V. is \$116,108,588, divided as follows:

### VALUE OF LIVE STOCK IN PENNSYLVANIA.

Horses and Mules.....	\$ 72,031,967
Cattle.....	28,821,168
Sheep.....	4 386,933
Hogs, etc.....	6,017,260
	<u>\$116,108,588</u>

As is explained in connection with Table V., the value of live stock in Philadelphia is included in the total but not in the separate classes, so that this table will not add.

As compared with these values, the report of the United States Department of Agriculture gives the value of live stock in Pennsylvania in 1891 as follows:

### VALUATION OF LIVE STOCK IN PENNSYLVANIA IN 1891 AS PER REPORTS OF UNITED STATES DEPARTMENT OF AGRICULTURE, AND PENNSYLVANIA DEPARTMENT OF INTERNAL AFFAIRS.

#### HORSES AND MULES—

Agricultural.....	\$54,452,639	
*Borough and City.....	7,837,716	
		<u>\$62,290,355</u>

#### CATTLE, both under and over four years—

Agricultural.....	\$43,499,496	
*Borough and City.....	446,950	
		<u>\$43,946,446</u>

SHEEP..... 3,858,631

SWINE AND HOGS..... 8,334,815

\$118,430,247

These reports from independent sources agree so closely that we assume that the total, \$116,108,588, the valuation made by our special agents, is approximately correct, though probably a low estimate.

## VALUE OF MERCHANDISE IN STORES.

The basis of this valuation was the reports of the mercantile appraisers in the several counties. The tax paid by dealers in merchandise is on sales as per the following schedule:

\*As given in Report Secretary Internal Affairs.

### TAXES PAID BY DEALERS IN MERCHANDISE.

Class.	Sales.	Tax.	Class.	Sales.	Tax.
14	Below \$5,000	\$7.50	4	\$85,000	\$80.50
13	5,000	10.50	3	100,000	100.50
12	10,000	13.00	2	200,000	150.50
11	15,000	15.50	1	300,000	200.50
10	20,000	20.50	A	500,000	350.50
9	30,000	25.50	B	1,000,000	450.50
8	40,000	30.50	C	2,000,000	600.50
7	50,000	40.50	D	3,000,000	800.50
6	60,000	50.50	E	4,000,000	900.50
5	75,000	50.50	F	5,000,000	1,000.50

Dealers whose sales amount to less than \$1,000 pay no mercantile tax. The method pursued in arriving at total values, was to assume that stock in stores was a certain percentage of sales, varying with the county.

Without some consideration it would appear that the total value of merchandise in stores as given in Table V., viz: \$278,664,057 was excessive, but a little examination will dispel this belief. The report for Philadelphia shows that there are in that city 14,404 stores doing a business of above \$1,000 a year, that have paid licenses, and over 2,000 whose sales amount to less than \$1,000 a year which pay no tax. In addition to this there are 3,500 stores assessed in Class 14 that have not paid the license, and 500 in the other classes. This would make a total of 20,404 stores in Philadelphia.

The report for Philadelphia is as follows:

#### MERCANTILE APPRAISEMENT OF PHILADELPHIA.

Class.	Amount of Sales.	Number of Licenses Paid.	Class.	Amount of Sales.	Number of Licenses Paid.
14	Below \$5,000 00	8,308	4	\$5,000 00	66
13	5,000 00	2,295	3	100,000 00	258
12	10,000 00	1,113	2	200,000 00	101
11	15,000 00	436	1	300,000 00	80
10	20,000 00	650	A	500,000 00	50
9	30,000 00	272	B	1,000,000 00	20
8	40,000 00	237	C	2,000,000 00	2
7	50,000 00	223	D	3,000,000 00	1
6	60,000 00	137	E	4,000,000 00	1
5	75,000 00	151	F	5,000,000 00	3
				and over	
					14,404

To these are to be added the 2,000 stores whose sales are below \$1,000 and the 4,000 assessed that have not paid taxes.

In view of these facts, we do not think that \$107,000,000 as the value of stock in stores in Philadelphia is excessive.

This leaves as the total value of the stock in all the stores of the entire Commonwealth outside of Philadelphia but \$171,664,057. Of this, \$85,000,000 is reported by the County Commissioners as contained in stores in Allegheny County, leaving but \$86,000,000 for the entire balance of the Commonwealth.

### VALUE OF VEHICLES.

The total value of vehicles of all kinds, for hire, pleasure and work, is given in Table V. as \$10,333,303. This is beyond doubt an under-estimate, but as we have no method of checking the same, we allow it to stand.

### STOCKS OF FINISHED GOODS AND RAW MATERIALS AT MANUFACTURING ESTABLISHMENTS.

This was an exceedingly difficult investigation, more so, probably, than any other of the entire series. There does not exist the least basis for a calculation. Possibly when the census returns of manufactories is complete by industries, it may be assumed that raw materials and stock in process of manufacture, as well as finished goods on hand, bear a certain relation to total product for the year, and in this way an approximate value for these items may be reached, but these reports are not yet published.

The estimate given in Table V., viz: \$76,906,042, is beyond question far below the actual amount of goods and material on hand. Should the value of manufactures in Pennsylvania amount to \$1,500,000,000 in 1890, as it probably will, it would not be unfair to assume that stocks of finished goods on hand and in process of manufacture, as well as raw materials on hand, would amount to at least 10 per cent. of this, possibly to more.

As we do not have the data necessary to arrive at even an approximate estimate of the value under this head, we can do no better than to let the figures of Table V., viz: \$76,906,042, stand.

### FARM PRODUCTS ON HAND AT FARMS.

The Secretary of the Pennsylvania State Board of Agriculture, Hon. Thos. J. Edge, estimates the total value of all the farm products of Pennsylvania in 1892, at not less than \$130,000,000. The estimated amount and value of certain of these productions are as follows:



# **AGRICULTURAL PRODUCTS OF PENNSYLVANIA IN 1892.**

	Amount.	Value.		Amount.
Wheat.....	18,375,000 bus.	\$14,750,000	Wool.....	7,200,000 lbs.
Corn.....	42,750,000 "	23,750,000	Milk (sold).....	146,000,000 qts.
Oats.....	29,750,000 "	12,750,000	Butter (sold).....	80,000,000 lbs.
Potatoes.....	11,750,000 "	7,750,000	Cheese (sold).....	1,100,000 "
Hay.....	2,250,000 tons	23,500,000		
Total.....		\$82,500,000		

If in production are included all products, both consumed and sold, and all the productions of the farm, dairy, orchard, market and truck garden, apiary, the barnyard, etc., we are of the opinion that \$130,000,000 is exceedingly conservative.

On the basis of this estimate of production it is evident that the estimate given in Table V., of hay, grain, feed and all other farm products on hand December 31, 1891, viz., \$42,435,050, is not too high. On the basis of 213,000 farms in the State our report would show that the total produce of farms on hand at each farm, including winter supplies for man and beast, as well as all unsold products, and seed for the next year, was \$200. From this point of view, also, our estimate does not seem too great. Indeed, it is estimated by good judges of such matters that the amount of farm products on hand at farms at the close of the year is from 10 to 20 per cent. of the total value of farms.

The value taken as our final estimate will be, therefore, that of Table V., viz : \$42,435,050.

## **EVIDENCES OF INDEBTEDNESS AND MONEYED CAPITAL.**

The amount of all evidences of indebtedness, such as bonds, mortgages, notes, book accounts bearing interest, money at interest, stocks, etc., held December 31, 1891, in Pennsylvania that should be taxable under the laws of the State, was, as estimated at the offices of the County Commissioners, \$1,004,263,739. This does not include any of the moneyed capital of corporations which pay taxes direct to the State that exempt them from taxes on this class of property.

There was the greatest diversity of opinion among the county officials as to what proportion of moneyed capital was reported for taxation in their counties. Almost without exception it was conceded that some amounts escaped. In certain counties it was believed that not one-half of said property was reported; in others that nearly all was listed. The amount given in Table V., \$1,004,263,739, is nearly double the amount of such capital returned to the assessor in 1891, this latter amount being according to the report of the Secretary of Internal Affairs, \$579,036,227.

Of course it is impossible to state whether the reports as secured by our special agents are correct or not. The general opinion has been that the listed moneyed capital has not been more than one-half the actual amount. We are inclined to the opinion, however, that the total of Table V. is too low, and that \$1,250,000,000, exclusive of the moneyed capital of banks, insurance corporations, etc., whose property of this kind is not listed, would not be excessive. Even this is probably too low, but until we have more detailed reports this figure will be used.

## **VALUE OF SALARIES, EMOLUMENTS OF OFFICE, ETC.**

Under the laws of Pennsylvania the assessors are required to "assess the occupations of all the male residents of their districts who are upwards of 21 years of age and to value them at what they believe to be the actual annual income derived therefrom." When it is stated that the total assessment under this head in the entire State of Pennsylvania for the year 1891 was but \$79,204,079, it will be needless to suggest that the valuation must be a farce.

The courts have decided that under the provision of the Constitution that "All taxes shall be uniform upon the same class of subjects within the territorial limits of the authority levying the tax," and as this is a tax upon an occupation and not on an income, that all occupations must be assessed at the same rate without reference to differences of income.

If the "actual annual income derived" by each male over 21 years old from his occupation was listed, the amount assessed would not be a tithe of what the actual valuation would be.

When the census is completed, some idea as to the actual value of incomes can be obtained. In the meantime the figures given in the assessment returns are so absurd they will not be considered in the final statement of the value of property.

## **TOTAL POPULATION AND ACREAGE OF PENNSYLVANIA, AND NUMBER, ACREAGE AND VALUE OF FARMS.**

In studying more carefully and thoroughly the statements as to valuation and taxation given in this report, it is important to have the latest available information on the points covered in the following Table. The first column, that of Population in 1890, is from the Census Bulletin on Population of Pennsylvania, (No. 105); the second column, that of Total Acreage, is from the Report of the Secretary of Internal Affairs of Pennsylvania; the remaining figures are from the report of the Tenth Census.

TABLE VI.

POPULATION AND TOTAL ACREAGE OF PENNSYLVANIA IN 1890, AND NUMBER, ACREAGE  
AND VALUE OF FARMS IN 1880.

COUNTIES.	Popula- tion, 1890.	Total Acreage, 1890.	Number of Farms, 1880.	LAND IN FARMS, 1880.			Value of Farms, In- cluding Land, Fences and Buildings, 1880.
				Improved Acres.	Unim- proved Acres.	Total Acres.	
1. Adams.....	33,486	339,840	3,614	221,184	63,603	284,787	\$14,386,576
2. Allegheny.....	551,959	480,480	5,530	333,277	82,894	416,171	40,411,956
3. Armstrong.....	46,747	391,280	4,026	273,168	105,792	378,960	13,577,665
4. Beaver.....	50,977	289,280	2,653	186,959	64,733	251,692	12,596,009
5. Bedford.....	38,644	641,920	3,240	252,659	229,358	482,017	9,975,163
6. Berks.....	137,327	576,000	6,847	405,288	82,895	488,183	36,989,274
7. Blair.....	70,866	326,400	1,536	128,068	64,205	192,363	8,895,772
8. Bradford.....	59,233	473,680	6,658	477,416	173,595	651,011	22,916,557
9. Bucks.....	70,615	350,800	6,493	324,763	44,387	369,150	36,161,958
10. Butler.....	55,339	520,960	5,384	341,459	144,136	485,595	20,644,143
11. Cambria.....	66,375	426,240	2,437	148,050	163,299	311,349	6,213,058
12. Cameron.....	7,238	243,840	244	9,786	29,460	39,246	609,820
13. Carbon.....	38,624	257,280	889	39,603	52,679	92,282	2,487,175
14. Centre.....	43,269	785,280	2,400	189,080	120,888	309,968	12,634,448
15. Chester.....	89,377	488,320	6,116	401,714	66,268	467,982	39,217,313
16. Clarion.....	26,802	366,080	3,147	181,818	106,740	288,558	10,375,428
17. Clearfield.....	69,565	723,200	2,730	144,419	159,335	303,754	8,058,943
18. Clinton.....	28,685	548,480	1,108	66,443	61,889	128,332	5,304,751
19. Columbia.....	36,832	306,560	2,629	157,570	61,808	219,378	7,893,876
20. Crawford.....	65,324	643,200	7,444	394,056	184,192	578,248	21,200,940
21. Cumberland.....	47,271	354,560	2,983	232,093	45,075	277,168	19,776,980
22. Dauphin.....	96,977	334,720	2,702	187,143	48,329	235,472	15,974,915
23. Delaware.....	74,683	124,800	1,683	95,327	12,023	107,350	18,437,510
24. Elk.....	22,239	495,360	718	20,190	61,688	81,878	1,450,588
25. Erie.....	86,074	404,080	5,579	301,669	127,285	428,954	21,613,613
26. Fayette.....	80,466	531,200	3,231	286,606	147,856	434,462	20,270,454
27. Forest.....	8,482	275,840	299	15,573	24,742	40,287	603,490
28. Franklin.....	51,433	483,840	3,602	280,302	100,393	380,695	19,542,673
29. Fulton.....	10,137	282,880	1,294	96,890	103,191	199,081	2,456,621
30. Greene.....	28,935	396,800	2,900	271,049	89,797	360,846	13,748,657
31. Huntingdon.....	35,751	575,360	2,579	201,699	186,628	388,327	8,936,461
32. Indiana.....	42,175	529,920	4,438	312,321	144,774	457,095	13,553,842
33. Jefferson.....	44,005	133,440	2,576	154,636	126,193	280,829	7,311,371
34. Juniata.....	16,655	260,480	1,772	103,002	83,998	187,000	6,314,374
35. Lackawanna.....	142,088	271,360	1,707	89,768	71,510	161,278	6,343,348
36. Lancaster.....	149,095	622,720	9,070	490,922	65,392	556,314	69,004,919
37. Lawrence.....	37,517	240,640	2,636	162,521	47,026	209,547	12,040,772
38. Lebanon.....	48,131	227,840	2,476	154,548	38,457	193,005	17,146,608
39. Lehigh.....	76,631	282,960	3,546	173,104	27,602	200,706	17,977,977
40. Luzerne.....	201,203	592,640	2,957	153,858	136,502	290,360	12,995,779
41. Lycoming.....	70,579	776,320	3,452	197,588	157,224	354,812	12,833,433
42. McKean.....	46,863	644,480	1,207	52,445	66,523	118,968	3,424,549
43. Mercer.....	55,744	426,240	4,835	300,597	111,469	412,066	20,414,614
44. Mifflin.....	19,996	215,680	1,131	99,408	60,884	160,292	8,015,471
45. Monroe.....	20,111	380,800	1,774	100,803	95,770	196,573	5,095,275
46. Montgomery.....	123,290	309,760	6,114	270,056	30,327	300,383	36,688,601
47. Montour.....	15,645	89,600	858	57,533	13,865	71,398	3,783,609
48. Northampton.....	84,220	244,480	4,004	190,970	27,274	218,244	18,405,888
49. Northumberland.....	74,098	295,680	2,534	168,542	48,627	217,169	11,006,245
50. Perry.....	26,276	304,640	2,469	152,362	119,565	271,927	8,478,217
51. Philadelphia.....	1,046,964	82,603	780	35,902	2,261	38,163	13,633,460
52. Pike.....	9,412	304,640	869	33,169	106,884	140,053	2,391,693
53. Potter.....	22,778	685,440	2,100	112,793	115,700	228,493	4,341,945
54. Schuylkill.....	154,163	537,600	2,805	141,085	78,919	220,004	9,829,814
55. Snyder.....	17,651	202,880	1,900	107,966	46,260	154,226	6,061,330
56. Somerset.....	37,317	705,280	3,393	298,300	228,256	526,556	11,858,391
57. Sullivan.....	11,620	277,769	926	62,218	48,082	110,300	2,174,096
58. Susquehanna.....	40,093	529,920	4,814	324,882	144,105	468,987	13,479,029
59. Tioga.....	52,313	719,360	4,469	297,246	236,313	533,559	13,550,131
60. Union.....	17,820	201,600	1,301	86,048	32,043	118,091	7,795,281
61. Venango.....	46,640	421,120	2,508	177,661	114,490	292,151	7,956,538
62. Warren.....	37,585	584,960	2,696	129,199	143,207	272,406	7,719,618
63. Wayne.....	31,010	478,080	3,586	173,285	186,268	359,553	8,392,507
64. Washington.....	71,155	568,960	4,481	446,463	92,972	539,435	35,284,957
65. Westmoreland.....	112,819	669,440	5,389	421,440	148,664	570,104	30,550,823
66. Wyoming.....	15,891	137,920	1,647	100,872	60,607	161,479	5,671,915
67. York.....	99,489	589,440	7,327	415,173	101,096	516,269	31,142,021
	5,258,014	28,808,442	213,542	13,423,007	6,368,334	19,791,341	\$975,689,410

The column of "Population in 1890" explains itself. In "Total Acreage, 1890," is included the area of all of the land of the State. According to a Census Bulletin (No. 23), the total area of Pennsylvania is 45,215 square miles, of which 44,985 square miles are land surface and 230 square miles water surface. The 44,985 square miles of land surface would equal 28,790,400 acres, which differs from the total given in above table, which is from the report of the Secretary of Internal Affairs, but 18,042 acres. It should be noted that the figures of acreage include all the land surface, roads, streets, parks, mountains, land owned by the Commonwealth, as well as farms, city lots, etc. The total acreage of manufacturing, mining, lot property, etc., therefore, would not be the difference between the acreage of farms and total acreage.



The columns regarding number of farms, the land in the same, and the value of farms, including land, fences and buildings, as stated above, are from the census of 1880. These are the very latest statistics on these points that could be secured. It will be noted that the total of the value of farms, which, as given in the above Table is \$975,689,410, is \$4,709,899 more than the value of farms as ascertained from the offices of the County Commissioners and given in Table III.

## VALUATION OF CORPORATE PROPERTY.

There is a prevalent belief that there exists at Harrisburg a complete list of all of the corporations of the State; that all corporations pay taxes to the State, and that as the basis of their taxation is the actual valuation of their capital stock, there is in some one of the State Departments an appraised valuation of all corporations.

It is needless to say to those who have made the least investigation into the facts that not one of these assumptions is true.

A list of corporations exists at Harrisburg, but it is by no means complete or correct. It does not contain the names of corporations that pay no taxes to the State, and it includes the names of many defunct companies of whose actual demise the State officer has no positive knowledge. Many corporations do not pay taxes to the State and many that are subjects of State taxation do not pay on appraised value, but on receipts and dividends, and probably there are corporations, that under the law, should pay taxes, which have never reported.

Under the revenue act in force prior to that of June 8th, 1891, corporations paying dividends in excess of 6 per cent. per annum were not required to appraise their stock, while those that paid less than six per cent. were. As the proportion of corporations, therefore, which appraise their stock depends upon no other principle than the payment or non-payment of dividends, it is impossible to draw any conclusion as to the total value of corporations from the appraised value on record at Harrisburg. The act of June 8th, 1891, requires that appraisals of stock shall be made in all cases, but the first returns under this act are those due at the Auditor General's office after November 1st, 1892. We have the assurance of the Auditor General that our committee may have access to this information as soon as it is obtained, should we desire it.

In a report made by Auditor General McCamant in March, 1892, the authorized and appraised capital stock of the corporations which, under the law then in force, were required to appraise their capital stock, is given as follows:

### CORPORATIONS CHARTERED BY THE STATE AND FOREIGN CORPORATIONS DOING BUSINESS IN THE STATE.

a. Authorized capital stock.....	\$1,211,841,867
b. Paid in capital.....	875,368,000

#### LIMITED PARTNERSHIPS.

a. Authorized capital stock.....	\$ 3,740,447
b. Paid in capital.....	3,671,154

Total authorized capital stock.....	\$1,215,565 314
Total paid in capital.....	873,671,622
Total appraised valuation.....	671,911,311

This statement does not include manufacturing companies exempted from taxation under the laws of the Commonwealth. In the report of Mr. McCamant as a member of the Tax Commission, pp 32 *et seq.*, the capital stock of corporations engaged in purely manufacturing enterprises is estimated at \$175,000,000, to which it is safe to add from 15 to 20 million to bring it up to the present date.

Building and loan associations are likewise exempted from taxation, but in the same report their capital stock is estimated at \$75,000,000. The above table does not include foreign insurance companies.

In this appraised value are included mining, oil and natural gas companies, whose capital is also included in the value of land and improvements given on page 14. Much of the capital of manufacturing companies is reported in the value of manufacturing property in Table III., and the funds of building and loan associations are largely, if not entirely, represented in the value of lands and buildings given elsewhere, in which they are invested. So, too, if any estimate of the value of railroad property is to be made on the basis of the returns of these corporations to the Secretary of Internal Affairs, the valuation of such property, included in the appraised value of capital stock, must be deducted for the purpose of arriving at the total valuation of the Commonwealth.

When that part of the values of corporations represented by their bonds is sought, it is comparatively an easy task to learn the par value of the bonds issued by certain corporations, as railroads, etc., but there is no record of the issue of bonds of other corporations. The Auditor General's report of taxes paid on loans does not give it, as these taxes are not collected from the entire issue of bonds, but only from those held in the State.

It would seem that an accurate estimate of the valuation of corporations must be deferred until the returns under the Act of June, 1891, are available. These checked by the Census figures may give an approximation that will be substantially correct.

In the meantime the value of corporate property not included elsewhere in the report may be assumed to be \$1,250,000,000. The basis of this estimate, bearing in mind what we said above as to mining and manufacturing companies and building and loan associations, is as follows:

The total mileage of railroads located in whole or in part in Pennsylvania is, according to the Report of

the Secretary of Internal Affairs, 20,014 miles. Of this total but 11,702 miles, or 59 per cent., is in Pennsylvania. While it is not strictly accurate, there is no better method with our present knowledge than to assume that the proportion of the value of these roads belonging in Pennsylvania is the same as the proportion of the mileage in the State, that is 59 per cent.

According to the State report on railroads, the total cash realized on sale of capital stock of all railroads was \$859,535,921; 59 per cent. of this is \$507,126,193. Based upon information obtained at the Auditor General's Department, the appraised valuation is assumed to be but 53 per cent. of the cash realized thereon, or \$268,776,882. The total bonded indebtedness of these railroads is \$918,771,210; 59 per cent. of this is \$542,075,014. These two sums, viz.: \$268,776,882, value of capital stock, and \$542,075,014, value of bonds, make \$808,851,896.

The cost of road and equipment given in the tables of the railroad report is \$1,413,852,336; 59 per cent. of this is \$834,172,878. In many cases the cost of road and equipment is made to balance with the amount of stock and bonds, so that this sum is in excess of actual value.

In view of these facts, and without any expression as to its accuracy, we have assumed, until more reliable data is available, that the value of the railroad property in Pennsylvania is \$800,000,000.

The value of street railways is some \$50,000,000, of canals some \$30,000,000, of telegraph and telephone companies some \$6,000,000, of express companies some \$1,000,000.

The value of the property—that is, the loans on bonds and mortgages and collaterals and the stock and bonds held by the stock fire insurance companies of the State, exclusive of the real estate, which is taxed locally—is \$33,024,332; that held by mutual companies, \$8,036,004. It is assumed that the value of similar property of other State fire companies, that in accordance with the business done in the State should be assigned to the State, should be \$6,497,512. The life insurance policies in force in the State December 31st, 1891, amounted to \$486,719,502. A portion of the premium reserve of the companies carrying these policies should be held against this and should be regarded as Pennsylvania property. The reserve is about one-sixth of the policies, usually.

The personal property, or what is termed elsewhere moneyed capital or evidences of indebtedness, held by State banks, is some \$40,000,000; by national banks, some \$275,000,000. The value of such property held by private banks and bankers has not been ascertained.

It is conceded for the reasons already stated that this estimate of the value of corporate property not given elsewhere in this report is defective, but in view of the figures just given we have placed it at \$1,250,000,000.

### VALUATION OF PROPERTY BASED ON INSURANCE.

In pursuing its investigations your committee was led to the belief that the amount of fire insurance at risk on property in the State December 31, 1891, would furnish a basis, possibly the best obtainable, for estimating the total actual value of what may be somewhat inexactlly termed insurable property. This would include all buildings and their contents, practically everything except growing crops, land, money and stocks, bonds, notes and other evidences of indebtedness. Live stock has not been included in the estimate given below so far as it was possible to separate it from other property.

From the "19th Annual Report of the Insurance Commissioner of the State of Pennsylvania," the report for 1891, we compile the following table. While this report gives the amount of insurance written on property in Pennsylvania in 1891, it does not show, except in the case of the Mutual Fire Companies, and of perpetual insurance, the amount at risk at the close of the year. It was assumed that the amount of insurance written in 1891, purely on Pennsylvania property bore the same ratio to the total amount at risk in Pennsylvania at the close of the year that the total amount written in all States by the companies doing business in Pennsylvania in 1891 bore to the total amount at risk December 31, 1891. It is also assumed that all of the risks of the Mutual Companies are in Pennsylvania. Reports showed that some 98 per cent. of the perpetual insurance reported was also carried on Pennsylvania property.

TABLE SHOWING INSURANCE WRITTEN IN PENNSYLVANIA IN 1891, AND TOTAL AMOUNT OF INSURANCE AT RISK DECEMBER 31, 1891.

	Written.	Percentage of business written to amount at risk.	At Risk.
Penn'a Mutual Companies.....	.....	.....	\$ 578,292,027
Stock Companies—			
Pennsylvania Companies.....	\$271,766,407	108	293,507,720
Other State Companies.....	364,487,719	121	441,080,140
Foreign Companies.....	233,006,498	112	260,967,278
Perpetual Insurance, 98 per cent. total.....	.....	.....	333,353,929
Excess in unauthorized Companies.....	.....	.....	879,600
Total Fire.....			\$1,908,030,314
Marine and Inland—			
Pennsylvania Companies.....	36,492,285	5.6	2,033,585
Other State Companies.....	13,682,414	5.6	1,066,215
Foreign Companies.....	47,016,394	5.	2,350,828
Total Marine and Inland.....			\$ 5,450,620
Total at risk.....			\$1,913,481,314



In addition to the insurance reported there is a large amount of what is termed "underground" insurance, or that placed in companies not authorized to do business in the State. How much of this is carried is pure conjecture. It is claimed that in Philadelphia alone the premiums on this business amount to \$150,000 annually. There are about 180 factories in Pennsylvania insuring in mutual companies whose insurance is not recorded in Pennsylvania. These risks range from \$30,000 to \$2,000,000. An average of \$400,000 a risk, would indicate, \$72,000,000 of insurance on these works. Some estimates place the total "underground" insurance in Pennsylvania at \$150,000,000. Good judges estimate it at an amount sufficient to raise *the total risks in Pennsylvania at the close of 1891 to \$2,000,000,000, and this will be taken as the amount at risk at that date.*

To arrive at the relation between the actual value of the property insured and the amount at risk upon the same, as well as to get the opinion of the best judges as to the percentage of all kinds of insurable property in the State covered in whole or in part by insurance, and so far as possible to classify this insurance, circulars were sent to all of the insurance companies doing business in the State as well as to all registered and licensed insurance brokers.

The average of something over 200 replies showed that in the opinion of those making returns, property was insured for 67 per cent. of its value. A table on pages 16 to 27 of the "Philadelphia and Pennsylvania Insurance Directory" for 1892, gives the whole value of property insured in Philadelphia at the close of 1891 as \$1,122,948,000, and the amount of insurance carried on this as \$727,332,800. This would indicate that the property was insured for 64.77 per cent. of its value. A very large percentage of all of the insurance carried in this State is written in Philadelphia; full one-half it is estimated. A consideration of all of the facts that came to our notice having in view not only the reports we have received, but the experience and amount of business done by those making them, leads us to assume that *66 2/3 per cent. of the value of property insured is covered by the risk. This would make the total value of property covered by insurance \$3,000,000,000.*

The question as to what proportion of the insurable property of Pennsylvania is covered, either in whole, or in part, by insurance was a more difficult one. The reports received gave the amount at from 30 per cent. to 80 per cent. It was almost impossible to make an average that would have much value, as so many of the reports were from mutual companies that only took local insurance. The reports from those most experienced and doing the largest business, checked and modified by correspondence, seem to indicate that not over 60 per cent. of the insurable property of Pennsylvania is protected in whole or in part. On the basis that the full value of property on which insurance is carried is \$3,000,000,000, and that this is 60 per cent. only of the total insurable property, *the total value of all insurable property in Pennsylvania at the close of 1891 would be \$5,000,000,000.* This is an under estimate rather than an over statement.

It has been found exceedingly difficult to secure any satisfactory distribution of this total into classes.

The attempt was made to divide the insurable property in the State into the following four classes :

#### CLASSES OF INSURABLE PROPERTY.

Class 1. Houses, barns, dwellings, store rooms, etc., not including manufacturing establishments.

Class 2. Contents of same, as furniture, crops, etc., exclusive of stocks of merchandise.

Class 3. Stocks of merchandise on shelves or in store-house.

Class 4. All other property, as manufacturing establishments, carpenter shops, etc., and their contents.

It may be said in a general way, though to the statement there are notable exceptions, that most of the mutual companies, which had at risk nearly 30 per cent. of the entire insurance in force in the State, December 31st, 1891, take no risks in the last two classes. Most of the perpetual insurance, which amounted to nearly one-sixth of the total insurance, was non-hazardous and was chiefly on dwellings and dwellings with connected stores, schools, churches, hospitals, etc., chiefly brick and stone buildings and their contents; in a word, these two classes of insurance were special and not general, and would, therefore, to an extent, render inaccurate any average drawn from the reports received. Allowing, as far as possible, for these and other disturbing factors, an inspection of the reports made to your committee would indicate that every \$1,000 at risk in the State would be divided as follows :

#### CLASSIFICATION OF EVERY \$1,000 OF INSURABLE PROPERTY.

Class 1. Houses, barns, dwellings, store-rooms, etc., not including manufacturing establishments.....	\$ 537
Class 2. Contents of same, as furniture, crops, etc., exclusive of stocks of merchandise.....	145
Class 3. Stocks of merchandise on shelves or in store-house.....	120
Class 4. All other property, as manufacturing establishments, carpenter shops, etc., and their contents.....	198
Total.....	\$1,000

It is conceded that this is not a very satisfactory division, but it is the best that could be secured. It is hoped that this subject will be pursued more thoroughly in the future.

On the basis of the above classification, the \$5,000,000,000, which represents the value of insurable property in Pennsylvania, will be divided as follows :

## CLASSIFICATION OF TOTAL INSURABLE PROPERTY.

Class 1. Houses, barns, dwellings, store-rooms, etc., not including manufacturing establishments..	\$2,685,000,000
Class 2. Contents of same, as furniture, crops, etc., exclusive of stocks of merchandise.....	725,000,000
Class 3. Stocks of merchandise on shelves or in store-house.....	600,000,000
Class 4. All other property, as manufacturing establishments, carpenter shops, etc., and their contents.....	990,000,000
Total.....	\$5,000,000,000

This estimate is not at all satisfactory. The estimates on which it is based were given with reluctance, and with the expressed opinion that it was impossible to reach a satisfactory conclusion on this point without a great deal of labor.

## PART II. TAXES.

The revenues of the various bodies in the Commonwealth of Pennsylvania authorized to levy taxes are derived not alone from what are properly called taxes, but include payments for privileges, chartered and otherwise, and for services performed, as well as income from other sources; as from the sale of bonds or other property, interest, etc. Our investigation is concerned chiefly with taxes proper and the revenue from privileges and for services.

### TOTAL TAXES.

The total taxes, licenses, etc., paid in 1891 to all bodies in the Commonwealth of Pennsylvania authorized to levy taxes, so far as the same could be ascertained, amounted to \$49,564,536. This is divided as follows :

TOTAL TAXES, LICENSES, ETC., PAID IN PENNSYLVANIA IN 1891\*—

To State.....	\$12,022,527 00
County.....	5,630,488 00
Local Bodies.....	31,730,891 00
Total.....	\$49,383,907 00

The methods by which this result was reached and the sources of the information, as well as the details as to these taxes, and division, so far as possible, into classes, are given below. The amount of certain taxes, chiefly poor and dog taxes, could not be ascertained. It is possible that the total taxation of Pennsylvania will reach \$50,000,000 annually.

### STATE TAXES.†

The revenues of the commonwealth may be divided into two classes, according to the methods by which they are collected :

1. Those paid directly or through other State officials to the State Treasurer.
2. Those collected by county officials and by them paid to the State Treasurer.

### CLASS I.

#### *Revenue Paid Directly to the State.*

1. *Bonus on Charters* of all corporations organized for profit except railroad, turnpike, bridge and cemetery companies. (Rate,  $\frac{1}{4}$  of 1 per cent. on authorized capital.)
2. *Tax on Capital Stock* of all corporations and limited partnerships, except banks, saving institutions and foreign insurance companies and corporations "organized exclusively for manufacturing purposes." Brewing and distilling companies and such manufacturing companies as enjoy the right of eminent domain are not exempted from tax on capital stock. (Rate, 5 mills on each dollar of ascertained valuation of capital stock, except in case of Pennsylvania fire and marine insurance companies, when rate is 3 mills.)
3. *Tax on Corporate, County and Municipal Loans*, held in the State. (Rate in 1891, 3 mills; in 1892, 4 mills.)
4. *Tax on Gross Receipts* of transportation, transmission and electric light companies. (Rate, 8 mills.)
5. *Tax on Bank Stock* levied on incorporated banks and savings institutions. (Rate; banks may elect to pay 8 mills on par value of stock when all property not invested in real estate shall be exempt, or share holders must pay State 4 mills on ascertained value of stock. Banks also pay fees to defray cost of bank examination.)
6. *Tax on Gross Premiums* of insurance companies levied on the business done in Pennsylvania of all companies, except those doing a purely mutual business. (Rate on Pennsylvania companies, 8 mills; other State and foreign, 2 per cent.)
7. *Tax on Net Earnings or Income* of brokers, private banks and unincorporated banks and saving institutions. (Rate, 3 per cent.)

\* See explanation, page 27, regarding certain State taxes collected by counties.

† See "A Synopsis of the Tax Laws of Pennsylvania," by Frank M. Eastman, of the Auditor General's office.



8. *Bonus on Commissions of Notaries Public.* (Rate, \$25 each.)
9. *Tax on Gross Receipts of Notaries Public.* (Rate, 5 per cent.)
10. *Tax on Sale of Fertilizers.* (Rate, from 10 to 30 dollars per article according to amount of sales.)
11. *Annuitiy for Right of Way* from N. Y., L. E. & W. R. R. for privilege of constructing road through portions of Commonwealth.
12. *Miscellaneous Revenue Received* directly by the State is from
  - Sales, Land,
  - Pamphlet Laws,
  - Bonds,
  - Old Material,
  - Payment of Bonds received for sale of Public Works,
  - Interest,
  - Fees and Commissions of Public Officers,
  - Penalties and Fines,
  - Escheats,
  - Unexpended Balances of Appropriations,
  - Appropriations from National Government.
  - Conscience Money.

## CLASS II

### *Revenue Collected by County Officers on State Account.*

1. *Tax on Personal Property.*
  - a. On all *moneyed capital* and evidences of indebtedness, including loans, bonds, stocks, mortgages, notes, judgments, agreements and accounts bearing interest, etc. Exceptions are bank notes, notes discounted at banks, and all building and loan associations.
  - b. All *annuities* of a yearly value of over \$200.
  - c. All *passenger vehicles* for hire except steam and street passenger railway cars.
 All moneyed capital, including mortgages, is exempt from local taxation.  
 Rate on all above, 4 mills.
2. *Tax on Collateral Inheritances.* (Rate, \$5 on every \$100.)
3. *Tax on Writs, Deeds, Wills and Commissions of Inferior Officers.* (Rate varies. See Law and the Fee Bills.)
4. *Licenses.* (Rate, Auctioneers, \$200 to \$3,000 a year; Billiard Tables and Bowling Alleys, \$30 for first; \$10 for each additional; Wholesale Liquor Dealers: cities 1st and 2d class, \$1,000; 3d class, \$500; all other cities, \$300; boroughs, \$200; townships, \$100; Bottlers, cities, \$300; boroughs, \$200; townships, \$100; Retail Liquor Dealers, nothing to State; Brokers, 3 per cent. on receipts; Peddlers, on foot, \$8.00; 1 horse and wagon, \$40; 2 horses and wagon, \$50; Theatres, etc., Philadelphia, \$500 a year; Allegheny County, \$200; other counties, \$50; mercantile license, \$7 to \$1,000.)
5. *Fees Public Officers.* (Rate as per Fee Bill.)

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## COUNTY TAXES.

1. *Tax on Real Estate.* All real estate is taxable for county purposes, except that of railroads necessary for the exercise of their franchises; that of other corporations exempt by reason of payment of State taxes and that used for public, charitable and religious purposes. (Rate varies with relation between actual and assessed valuation, and with amount necessary to be raised for county purposes.)
2. *Tax on Live Stock.* All horses, mares, geldings, mules and neat cattle over 4 years of age. (Rate as on real estate.)
3. *Tax on Occupations.* Value of all salaries and emoluments of office, offices, posts of profit, professions, trades and occupations. These are supposed to be assessed at actual yearly income, and are uniform on each class for each county. (Rate as on real estate.)
4. *Licenses.* Under the law of 1891, all retail liquor licenses go to the county and local governments. Of the sums received, \$100 from city licenses and one-fifth from borough and township licenses, go to the county.
5. *Tax on Vehicles.* The counties of Allegheny, Crawford, Delaware, Huotington, Lackawanna, Luzerne and Schuylkill assess vehicles for county purposes.
6. *Return of State Tax.* In 1892 and thereafter three-fourths of the taxes on property, collected by counties for the State, is to be returned to the counties to cover cost of assessment and collection of same, and to pay for certain duties or services performed by the county for the State.
7. *Miscellaneous.* As with the State, so with the counties, there are sources of revenue that are neither taxes nor licenses, but arise from sales of property and bonds, fines, penalties, fees, unexpended balances, etc. These need not be considered for the purposes of this investigation.

## LOCAL TAXES.

By local taxes are meant those levied by townships, boroughs and cities, wards, school and poor districts, and all bodies in the Commonwealth, other than the State and counties, authorized to levy taxes.

As a rule, the subjects of taxation for local purposes are the same as those for county, the county assessment being taken as the basis of taxation for these local bodies. The exceptions will be noted below. The rates of taxation vary with each local body, even for the same purposes.

1. *Tax on Real Estate.* Subjects same as county. (Rate varies with district.)
2. *Tax on Live Stock.* Subjects same as county. (Rate varies with district.)
3. *Tax on Occupation.* Subjects same as county. (Rate varies with district).
4. *Licenses.* The remainder of retail liquor licenses, after deducting county's share, goes to city, borough or township, respectively.
5. *Tax on Dogs.* Dogs are taxed in boroughs and townships and licensed in cities.
6. *Tax on Vehicles.* Some local bodies tax or license all vehicles.
7. *School Money from State.* The State appropriates a certain sum each year to the several districts for school purposes.
8. *Poor Taxes.* There are in Pennsylvania certain poor districts which have the power to levy taxes for support of poor. Some of them are older than the State, and but little information concerning them is available.
9. *Miscellaneous.* Regarding revenue from miscellaneous sources, the same remark may be made as under county taxes. In addition, there are water taxes and others of a similar character for special services.

## STATE TAXES.

The total revenue of the Commonwealth for the year ending November 30th, 1891, as given in the Report of the Auditor General, (pages 1 and 2), was \$13,067,062.39. Receipts were unusually heavy in 1891. The sources of this revenue may be classified as follows :

### TOTAL REVENUE OF THE COMMONWEALTH OF PENNSYLVANIA FOR 1891.

#### TAXES.—

*Corporation Stock and Limited Partnerships.....	\$2,378,911 54
†Gross Receipts (Corporations) .....	696,176 62
Gross Premiums (Insurance Companies) .....	55,040 68
Bank Stock.....	413,177 45
‡Loans (Private Corporations) .....	1,289,220 41
‡Loans (County and Municipal) .....	122,800 20
Foreign Insurance Companies.....	395,307 97
Net Earnings (Banks and Bankers) .....	68,405 44
Personal Property .....	1,906,244 67
Collateral Inheritance .....	1,232,766 80
Sale Fertilizers .....	8,710 00

\$8,566,761 78

#### LICENSES AND PRIVILEGES—

Eating Houses.....	\$ 11,339 99
Liquor, Retail.....	440,249 18
Wholesale.....	422,479 77
Brewers .....	144,801 39
Bottlers .....	94,196 62
Retailers.....	571,074 48
Billiards.....	45,296 24
Brokers.....	41,224 46
Auctioneers .....	26,093 18
Peddlers .....	2,706 44
Theatre, Circus, etc.....	29,832 25
Bonus on Charters.....	243,831 87
Notary Public Commissions.....	20,200 00
Erie Railroad Annuity.....	10,000 00

\$2,103,325 87

\*\$440,000 of this amount is payment of arrears of former years. †\$180,000 of this amount is payment of arrears of former years. ‡\$725,000 of these sums is payment of arrears of former years.



# FEES, COMMISSIONS, ETC., TO PUBLIC OFFICERS—

Notaries Public, Commissions on Receipts.....	\$ 4,402 22
Writs, Deeds, etc.....	172,443 82
Land Sales.....	994 08
Fines (Miscellaneous).....	104 50
Fees, Public Officers.....	92,541 10
Miscellaneous .....	21,075 07
	<hr/>
	\$ 291,560 78

## SALES—

Lands (Some Interest Included).....	\$ 1,948 27
Old Material (Miscellaneous).....	25 09
Pamphlet Laws.....	530 45
Allegheny Valley Railroad. (State Works Bond).....	100,000 00
	<hr/>
	\$ 102,503 81

## INTEREST—

Allegheny Valley Railroad.....	\$ 92,500 00
U. S. Bonds.....	132,843 75
Interest Accrued.....	14,531 87
	<hr/>
	\$ 239,875 62

## MISCELLANEOUS SOURCES—

Penalties (Chester City).....	\$ 121 95
U. S. Government, account Soldiers' and Sailors' Home, Erie.....	38,331 26
Refund Direct Tax.....	1,654,711 43
Escheats.....	1,895 13
Conscience Money.....	215 00
Refunded Cash (Chiefly Unexpended Balance of Public Officers).....	7,759 76
	<hr/>
	\$1,703,034 53

## RECAPITULATION—

Taxes .....	\$ 8,566,761 78
Licenses and Privileges.....	2,103,325 87
Fees, Commissions, etc.....	291,560 78
Sales.....	102,503 81
Interest.....	239,875 62
Miscellaneous .....	1,703,034 53
	<hr/>
Total .....	\$13,007,062 39

Of the above only the first three items, amounting to \$10,961,648, are such payments as fall within the scope of this report, and are the only sums included in the statement of "Total Taxes Paid."

The items of tax on personal property and all licenses, except bonus on charters, notary public commissions and Erie Railroad annuity, appear in the report of county and local taxes as they are collected through the county officials. The amounts of these taxes given in the Auditor's Report differ from those given in the Reports of the County Commissioners, as printed in the Report of the Secretary of Internal Affairs. The differences arise in part from the different periods the reports cover, and in part from the portion of fees retained by county officers.

Still another classification of the revenues of the State, based on the civil status of the parties paying the taxes, is as follows, using the figures of the Auditor General's Report. It has been difficult, in some cases, to properly classify the items. It is not claimed that the classification is in all cases exact.

## TOTAL REVENUE OF THE COMMONWEALTH OF PENNSYLVANIA CLASSIFIED ACCORDING TO CIVIL STATUS OF PARTIES MAKING THE PAYMENT.

### PERSONAL.—

#### TAXES—

Net Earnings, Banks and Bankers.....	\$ 68,405 44
Personal Property.....	1,906,244 67
Collateral Inheritance.....	1,232,766 80
Sale Fertilizers.....	8,710 00
	<hr/>
	\$ 3,216,126 91

# LICENSES AND PRIVILEGES—

Eating Houses.....	\$ 11,339 99	
Liquor, Retail.....	440,249 18	
Wholesale.....	422,479 77	
Brewers.....	144,801 39	
Bottlers .....	94,196 62	
Retailers .....	571,074 48	
Billiards.....	45,296 24	
Brokers .....	41,224 46	
Auctioneers.....	26,093 18	
Peddlers .....	2,706 44	
Circus, Theatres, etc .....	29,832 25	
Notary Public Commissions.....	20,200 00	1,849,494 00

## SALES—

Lands (Some Interest Included).....	1,948 27	
Old Material (Miscellaneous).....	25 09	1,973 36

## FEES, COMMISSIONS, ETC., TO PUBLIC OFFICERS—

Notary Public Commissions on Receipts.....	4,402 21	
Writs, Deeds, etc.....	172,443 82	
Land Sales.....	994 08	
Fines (Miscellaneous) .....	104 50	177,944 61

## MISCELLANEOUS—

Escheats.....	1,895 13	
Conscience Money.....	215 00	2,110 13

\$5,247,649 01

# CORPORATIONS.—

## TAXES—

Corporation Stock and Limited Partnerships.....	\$2,378,911 54	
Gross Receipts.....	696,176 62	
Gross Premiums (Insurance Companies).....	55,040 68	
Bank Stock.....	413,177 45	
Loans, Private Corporations.....	1,289,220 41	
Foreign Insurance Companies.....	395,307 97	\$ 5,227,834 67

## LICENSES AND PRIVILEGES—

Bonus on Charters.....	243,831 87	
Annuity for Right of Way, Erie Railroad.....	10,000 00	253,831 87

## SALES—

Allegheny Valley Railroad (State Works Bond).....	100,000 00	
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## INTEREST—

Allegheny Valley Railroad on Bonds .....	92,500 00	
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Total..... \$ 5,674,166 54

# CORPORATIONS AND PERSONAL, MIXED.—

## INTEREST—

Interest accrued.....	14,531 87	
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## FEES, COMMISSIONS AND PUBLIC OFFICERS—

Fees, Public Officers.....	92,541 10	
Miscellaneous.....	21,075 07	13,616 17

\$ 128,148 04

# NATIONAL, STATE AND LOCAL GOVERNMENTS.—

## TAXES—

Loans, County and Municipal.....	\$122,800 20	
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## SALES—

Pamphlet Laws.....	530 45	
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## INTEREST—

United States Bonds.....	132,843 75	
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## MISCELLANEOUS—

Penalties, (Chester City).....	\$ 121 95	
United States Government, Soldiers' and Sailors' Home, Erie,	38,331 26	
Refund Direct Tax .....	1,654,711 43	
Refunded Cash (Unexpended Balances).....	7,759 76	\$1,700,924 40

\$1,957,098 80



Personal.....	\$5,247,649 01
Corporation.....	5,647,166 54
Personal and Corporations, and.....	128,148 04
Governments.....	1,957,098 80
	<hr/>
	\$13,007,062 39

From the foregoing and the statement given below as to county and local taxes, we estimate the total State taxes, using the term taxes to include taxes proper, licenses and fees, to be \$12,022,537, divided as follows:

Taxes.....	\$8,566,762 00
Licenses, as per County Reports.....	2,890,172 00
Bonus on Charters.....	243,832 00
Commission, Notaries Public.....	20,200 00
Erie Railroad Annuity.....	10,000 00
Fees, etc.....	291,561 00
	<hr/>
	\$12,022,527 00

### COUNTY AND LOCAL TAXES.

The basis of the statement regarding the local taxation of the State is the reports of the Secretary of Internal Affairs and of the Auditor General. The first is supposed to show all of the taxes collected by the several counties, cities, boroughs, townships, wards, precincts, school and poor districts and by all other taxing bodies in the commonwealth, except the State. This report also shows certain moneys collected by these local bodies on behalf of the State, and by them sent to the State Treasurer. The report of the Auditor General is supposed to show the entire revenue of the State government, including not only that received directly by the State officers, but that collected by the counties on account of the State and forwarded to the State Treasurer.

The amount of taxes shown by the reports from the several counties as collected by the counties and other local bodies, either on their own account or that of the State, was \$37,377,866. (See Report of Secretary of Internal Affairs for 1891, Part II., pages B 303 and B 305.) The counties of Berks, Carbon, Luzerne, McKean, Mifflin, Schuylkill, Snyder and Tioga failed to make returns of taxes assessed, except those for county purposes and State tax on moneyed capital and vehicles. The Secretary of Internal Affairs estimates that if complete returns had been received from all counties, the total would probably have amounted to not far from \$42,000,000. (Report A. 159.) That is, the total would have been 112.4 per cent. of the amount reported. The totals reported may be increased, therefore, some 12½ per cent. to secure an approximately correct total.

Assuming that the amount of taxes collected for local purposes is \$42,000,000, less the county taxes, the State taxes on moneyed capital and the amount received from licenses, the \$42,000,000 will be divided as follows:

#### STATEMENT SHOWING THE TAXES PAID THE SEVERAL COUNTIES OF THE COMMONWEALTH OF PENNSYLVANIA AND TO LOCAL GOVERNMENTS IN THE COUNTIES EITHER ON THEIR OWN ACCOUNT OR ON ACCOUNT OF THE STATE.

County Tax.....	\$ 5,630,488 00
Local Taxes .....	31,730,891 00
State Taxes on Moneyed Capital and Vehicles.....	1,748,449 00
State Licenses (12½ per cent. added to amount reported.).....	2,890,172 00
	<hr/>
	\$42,000,000 00

The first two amounts will be given as the totals of county and local taxes in the final statement of total taxes.

From the table given on pages B 304 and B 305 of the Report of the Secretary of Internal Affairs, we have the following as to the sources and objects of this amount. We have added 12½ per cent. to certain of the amounts given in the table to compensate for the missing counties.

#### STATEMENT SHOWING THE SOURCES AND OBJECTS, IN PART, OF TAXES COLLECTED BY COUNTIES AND LOCAL GOVERNMENTS.

For Poor.....	\$ 2,182,492 00
Roads and Bridges.....	7,561,762 00
Schools, not including State Appropriations .....	11,136,305 00
From Personal Property .....	2,186,875 00
Occupations .....	941,616 00
Licenses.....	2,890,172 00
Real Estate, Railroads .....	665,961 00
Corporations .....	927,407 00
Other Sources and Objects .....	12,507,410 00
	<hr/>
	\$42,000,000 00

## TAXES PAID BY

As has been stated elsewhere the fact that the report of corporations is fragmentary and tentative. We have ascertained certain facts from this report. Final conclusions must be delayed until fuller information can be had. Some of the facts learned are of interest. The following table shows the relative taxes paid by State and local bodies, of certain corporations.

Character of Company.	Number of Companies Reporting.	State.	County and Local.	Total.
Electric Light.....	3	\$ 1,826	\$ 139	\$ 1,965
Express.....	2	7,080	5,082	12,162
Gas and Water .....	23	9,481	1,013	10,494
Limited Partnership .....	48	16,062	30,186	46,248
Mining, Manufacturing and Oil .....	326	125,093	515,700	640,802
Miscellaneous .....	486	536,124	480,775	1,016,899
Miscellaneous .....	108	25,029	77,187	102,216
Telegraph, Telephone, etc.....	38	49,619	11,218	60,837
Turnpike Road, etc.....	11	512	1,886	2,398
Street Railways.....	16	153,200	133,289	286,489
Total.....	1061	\$924,026	\$1,256,484	\$2,180,510

That is, of the \$2,180,510 taxes paid by those 1,061 companies, \$1,256,484, or 58 per cent., was paid to county and local bodies, while \$924,026, or 42 per cent., was paid the State.

No valuation of these companies has been secured; hence, no estimate as to millage of taxation could be made.

## TAXATION OF FIRE INSURANCE COMPANIES.

According to the Nineteenth Pennsylvania Fire and Marine Insurance Report, 1891, (pages xxii and xxiii) the total taxes paid by the joint stock Fire and Fire Marine Insurance Companies of Pennsylvania, in 1891, was \$407,386. There is no way to distinguish between taxes paid in Pennsylvania and those paid by these companies in other states. These companies are taxed in Pennsylvania not only on gross premiums and capital stock, but on the State, but on all real estate owned. The total value of property held by these companies is as follows:

### ACTUAL PROPERTY HELD BY JOINT STOCK FIRE INSURANCE COMPANIES OF PENNSYLVANIA.

Real Estate.....	\$ 3,616,056
Loans on Bonds and Mortgages .....	13,151,017
Stocks and Bonds.....	17,534,148
Loans on Collateral.....	2,339,167

\$36,640,388

This is all the property held, and it is listed at its full value as it goes to make up reserve and reinsurance fund.

If all the taxes paid are based on this property the rate will be a little over 11 mills.

## TOTAL TAXATION OF RAILROAD PROPERTY.

In view of the meagerness of our returns regarding railroads at the time this report closes, we refer to the subject of the taxes paid by them with a good deal of hesitation. There seems to be no disinclination on the part of railroads to give information, only the delay incident to work of this character. The figures given are only tentative. It must be recalled that for many railroads we have no appraised valuation from Harrisburg, for reasons elsewhere pointed out, chiefly that railroads paying over 6 per cent. dividends have not heretofore been required to make an appraisal, so that our total valuation is an estimate subject to revision.

We have received reports from railroads operating 4528 miles of road, in Pennsylvania, that is 38.7 per cent. of the total mileage of road in the State. These reports show as follows:

### STATEMENT OF TAXES, ETC., OF 4528 MILES OF RAILROAD IN PENNSYLVANIA.

#### STATE TAXES—

On Gross Earnings.....	\$ 267,737
Capital Stock.....	679,295
Funded Debt .....	173,719

\$ 1,120,751

COUNTY TAXES .....

38,741

CITY, TOWNSHIP, BOROUGH, ETC.....

549,535

Total Taxes Paid.....

\$ 1,709,027



ing that the total value of the railroads in Pennsylvania is \$800,000,000 and that the same proportion to the total value, that this mileage does to the total mileage, that of this 4528 miles would be \$309,600,000. This would make the millage  $5\frac{1}{2}$  mills. The millage of 1891. It will be higher in 1892.

It must be distinctly understood that it is not asserted that this is the rate of taxation, as the above figures justify no such assertion. With the information that will be available after November, more conclusions can be drawn.

### VALUATION AND TAXATION BY TOWNSHIPS, BOROUGHES AND CITIES.

In view of the fact that the reports of assessments, taxation, etc., for 1892, were not available, a hasty use of the figures of 1891, as given in the Report of the Secretary of Internal Affairs for that year has been made in order to show the valuation and taxation by classes in townships, boroughs and cities. This has involved thousands of calculations and in all cases the totals do not agree with the totals given in the report from which the figures were derived. As the differences will not materially alter any calculation based on the figures, it has not been thought best to delay the report in order to thoroughly check the calculations.

One or two facts should be borne in mind in considering these statements.

In the first place several counties made no returns of taxes, while all counties gave assessments. For this reason the millage shown is a little less than the full return of taxes paid would show.

Again, in the case of some counties that have made returns, the report is not complete as to the taxes of the minor local divisions, and this again will slightly increase the millage.

It must be distinctly understood that these calculations are not final, and that in all probability, 1892 returns show somewhat different results.

The total valuation of all property assessed in the Commonwealth, arranged by classes of property, and by townships, boroughs and cities, is as follows:

#### TOTAL ASSESSED VALUATION OF PROPERTY IN PENNSYLVANIA IN 1891, AS RETURNED TO THE SECRETARY OF STATE, CLASSIFIED BY TOWNSHIPS, BOROUGHES AND CITIES.

	Township.	Borough.	City.	Total.
Total Value Taxable Real Estate.....	\$795,926,769	\$236,724,089	\$1,071,133,345	\$2,103,784,203
Total Value Live Stock Taxable .....	35,423,469	3,723,740	5,722,277	44,869,486
Total Value Occupation, etc., .....	20,074,330	25,170,299	24,067,625	69,312,254
Total Taxable for County and Local Purposes .....	\$851,424,568	\$255,618,128	\$1,100,923,247	\$2,217,965,943
Property at Interest, etc., .....	124,540,219	81,880,700	374,017,303	580,438,222
Motor Vehicles for Hire.....	42,120	245,556	347,701	635,377
Total Taxable for State Purposes.....	\$124,582,339	\$82,126,256	\$374,365,004	\$581,073,599
Total Taxable by Counties and Local Bodies for State, County and Local Purposes.....	\$976,006,907	\$347,744,384	\$1,475,288,251	\$2,799,039,542

The total valuation of all property taxable for county and local purposes amounting to \$2,217,965,943, of which 203 or 95 per cent, is real estate, \$44,869,486 or 2 per cent. live stock, and \$69,312,254 or 3 per cent.

Of the real estate 11.2 per cent. is in townships, 11.2 per cent. in boroughs and 51 per cent. in cities.

The total of \$2,217,965,943, the value of township property was \$851,424,568 or 33 per cent., of borough property 12 per cent., of cities, \$1,100,923,247 or 50 per cent.

The total value \$581,073,599 moneys and vehicles, \$124,582,339 or 22 per cent. was in townships \$82,126,256 or 14 per cent. in boroughs, and \$374,365,004 or 64 per cent. in cities.

Of the total value of property assessed, amounting to \$2,799,039,542, the sum of \$976,006,907 or 35 per cent. was in townships, \$347,744,384 or 12 per cent. in boroughs, and \$1,475,288,251 or 53 per cent. in cities.

The total taxes paid as shown in the following table was \$33,249,417. Regarding this amount, the statement made above as to its imperfections must be remembered and this includes all the taxes collected by the County or Local Bodies whether on their own or the State account, but does not include any State taxes collected directly by the State.

#### B.—TOTAL TAXES PAID TO COUNTY OR LOCAL GOVERNMENTS IN PENNSYLVANIA IN 1891 EITHER ON AN ACCOUNT OR ACCOUNT OF STATES, AS SHOWN IN REPORT OF SECRETARY OF STATE.

	Township.	Borough.	City.	Total.
For State.....	\$ 354,907	\$ 271,062	\$1,117,321	\$1,773,290
County.....	3,379,319	1,046,835	1,405,296	5,831,450
Poor.....	709,486	344,896	1,034,158	2,088,540
Road.....	3,177,331	1,376,938	1,684,099	6,243,368
School.....	3,080,655	1,613,229	5,623,109	10,316,993
On Real Estate, Railroads .....	64,330	45,906	480,966	591,202
Other Corporations .....	251,988	224,379	347,994	824,361
Personal Property.....	672,957	258,270	1,042,664	1,973,891
Occupations.....	411,643	328,334	154,304	894,281
Licenses.....	108,699	305,068	1,975,168	2,388,935
*Total for all Purposes.....	\$10,076,374	\$4,514,056	\$23,559,017	\$38,249,447

\*These are not, in all cases, the totals of the items given above, but the total taxes.

\$3,210,449 taxes paid, \$10,076,374, or 26.3 per cent., were paid in townships, \$4,8 in boroughs, and \$23,379,017, or 61.1 per cent., in cities.

The only taxes reported in the above table that are not taxes on some kind of property are the amounts paid on licenses, township taxes would be \$9,967,675, boroughs \$4,851, and total \$35,860,512. On the basis of these figures as taxes collected, and the totals above, the millage in townships would be 10.2 mills; in boroughs 13 mills, and in cities 14 mills and property 13.4 mills.

## PART III.

### EXEMPTED PROPERTY.

In view of the fact that we have given in detail in Part II. all the classes of property that are seems hardly necessary to give here any detailed statement as to classes that are either exempted or not.

The only classes of property that can, under the constitution, be exempted by law from all taxes are "public property used for public purposes, actual places of religious worship, places of burial not used for private or corporate profit, and institutions of a purely public charity."

The total estimated value of these classes of property exempt from taxation is given in Part II. as \$300,479,621.

In addition to the real estate actually exempted from taxation by statute, there is a very large class of property, chiefly personal, that is exempt from all taxations by reason of a failure of the legislature to tax it for its taxation, while there are larger classes of property that are taxed by the state and not by counties, cities and *vice versa*.

Broadly speaking all personal property is exempt from taxation except moneyed capital, real estate, stocks, bonds, etc., collateral inheritances, and passenger vehicles for hire, which are taxed by the state, and horses, mules and cattle over 4 years of age, and in some cases vehicles and dogs, which are taxed by counties, cities and local authorities.

Real estate is exempt from all State taxes, but pays county and local taxes, except that not being exempt under Constitutional provisions and laws passed in accordance with the same, and the real estate necessary to the franchises of certain corporations which are exempt from local taxes, and of paying State taxes on their stock, etc.

Corporations, except those engaged wholly in manufacturing, that do not enjoy the right of eminent domain, usually pay taxes as corporations to the State and pay no taxes as corporations to counties, cities and local bodies. In some instances no tax is paid on real estate, while in others the counties and local bodies tax the real estate of corporations. There were \$1,416,329 of taxes collected in 1891 from the real estate of corporations and other corporations by these local bodies.

Theoretically, all real estate is taxed except that of public, educational, religious and benevolent institutions, and no personal property is assessed except moneyed capital, collateral inheritances, vehicles for hire, horses, mules and cattle over 4 years of age, and dogs.

Should this investigation be continued and a more detailed statement be desired as to exemptions of certain classes of property for certain taxes, it can be secured.